Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District ofILLINOIS(State)		
Case Number (If known):	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	☐ Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your government-issued picture identification (for example,	Jack First name	First name
	your driver's license or passport).	D Middle name Brown	Middle name
	Bring your picture identification to your meeting with the trustee.	Last name	Last name
		Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you		
	have used in the last 8 years	First name	First name
	Include your married or maiden names.	Middle name	Middle name
		Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits of your Social Security number or federal	xxx - xx - <u>3035</u>	XXX - XX
	Individual Taxpayer Identification number	OR	OR
	identification number	9 xx - xx	9 xx - xx

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Document D Jack Debtor 1 Case Number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer Identification Numbers	I have not used any business names or EINs.	I have not used any business names or EINs.
	(EIN) you have used in the last 8 years	Business name	Business name
	Include trade names and doing business as names	Business name	Business name
	3	<u></u>	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		1629 Lin Lor Lane Number Street	Number Street
		Elgin IL 60123 City State ZIP Code	City State ZIP Code
		KANE County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices this mailing address.
		Number Street	Number Street
		P.O. Box	P.O. Box
		City State ZIP Code	City State ZIP Code
6.	Why you are choosing this district to file for	Check one:	Check one:
	bankruptcy.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		have another reason. Explain. (See 28 U.S.C. § 1408	☐I have another reason. Explain. (See 28 U.S.C. § 1408

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Document D Jack Debtor 1 Case Number (if known)

Pa	Tell the Court About You	r Bankruptcy	Case			
7.	The chapter of the Bankruptcy Code you				Required by 11 U.S.C. § 342(b) for I page 1 and check the appropriate b	
	are choosing to file under	■ Chap	oter 7			
	under	☐ Chap	oter 11			
		☐ Chap	oter 12			
		☐ Chap	oter 13			
8.	How you will pay the fee	local yours subn	court for more deta self, you may pay v	ails about how you may vith cash, cashier's che nt on your behalf, your a	. Please check with the clerk's of pay. Typically, if you are payinck, or money order. If your attorattorney may pay with a credit c	g the fee rney is
		_			oose this option, sign and attac e in Installments (Official Form	
		By la less pay t	iw, a judge may, buthan 150% of the cithe fee in installment	ut is not required to, wa official poverty line that a onts). If you choose this	nest this option only if you are fill ve your fee, and may do so only applies to your family size and yoption, you must fill out the <i>App</i> (BB) and file it with your petition.	y if your income is ou are unable to
9.	Have you filed for bankruptcy within the last 8 years?	☐ No ■ Yes.	_{District} IInbke	When	09/07/2010 Case Number	10-40107
		103.	District	wilch	MM / DD / YYYY	
			District None	When	Case Number	
					MM / DD / YYYY	
			District	When _	Case Number	
					MM / DD / YYYY	
10.	Are any bankruptcy cases pending or being	■ No				
	filed by a spouse who is	☐ Yes.			Relationship to you _	
	not filing this case with you, or by a business parter, or by affiliate?		District	When _	Case Number, if kn MM / DD / YYYY	own
	•••••				Relationship to you _	
			District	When	Case Number, if kn	
11.	Do you rent your residence?	□ No. ■ Yes.	Go to line 12 Has your landlord or residence?	obtained an eviction judgm	ent against you and do you want to	stay in your
			■ No. Go to line □ Yes. Fill out II this bankrupto	nitial Statement About an I	Eviction Judgment Against You (Fo	rm 101A) and file it with

Debto		Case 16-0907 Jack First Name	78 Doc D Middle Name	1 Filed 03/16/16 Document Brown	Entered 03/16/16 15:13:35 Page 4 of 71 Case Number (if known)	Desc Main
Par	t 3:	Report About Any Busin	esses You Own	as a Sole Proprietor		
12.	of ar	you a sole proprietor ny full- or part-time ness? e proprietorship is a	■ No. □ Yes.	Go to Part 4. Name and location of business		
	indivi sepa	ness you operate as an dual, and is not a rate legal entity such as poration, partnerhsip, or		Name of business, if any Number Street		
	sole	u have more than one proprietorship, use a rate sheed and attach it s petition.				
				City	State	Zip Code
				Check the appropriate box to d	lescribe your business:	
				☐ Health Care Business (as	s defined in 11 U.S.C. § 101(27A))	
				☐ Single Asset Real Estate	(as defined in 11 U.S.C. § 101(51B))	
				☐ Stockbroker (as defined in	n 11 U.S.C. § 101(53A))	
				☐ Commodity Broker (as de	efined in 11 U.S.C. § 101(6))	
				☐ None of the above		
13.	Chap Banl are y	you filing under pter 11 of the kruptcy Code and you a small business tor?	appropriat balance st documents	e deadlines. If you indicate that	rt must know whether you are a small business you are a small business debtor, you must attactish-flow statement, and federal income tax returure in 11 U.S.C. § 1116(1)(B).	h your most recent
		ness debtor, see .S.C. § 101(51D).	_	am filing under Chapter 11, but l he Bankruptcy Code.	I am NOT a small business debtor according to	the definition in

Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.

Part 4:

Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention

14. Do you own or have any property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety? Or do you own any property that needs immediate attention?

> For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

No.	
Yes. What is the hazard?	
If immediate attention is	needed, why is it needed?
Where is the property? _	
	Number Street

City

ZIP Code

State

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Debtor 1

D Jack

Document

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Part 5:

Explain Your Efforts to R

Middle Name

Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
You must check one:	You must check one:
I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.	☐I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.
Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.	Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.
☐I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.	☐I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.
Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.	Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.
I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.	I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.
To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.	To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.
Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15	Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15

	ed to receive a briefing about ing because of:
Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

reasonably tried to do so.

I am not required to receive a briefing about

credit counseling because of:

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me to be unable to participate in a

briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court. Case 16-09078 Doc 1 Filed 03/16/16 Entered 03/16/16 15:13:35 Desc Main

Debtor 1 Jack D Document Brown Page 6 of 71

Case Number (if known) _____

Middle Name

What kind of debts do you have?	as "incurred by an individua	consumer debts? Consumer debts are de I primarily for a personal, family, or household	
	No. Go to line 16b. Yes. Go to line 17.		
		y business debts? Business debts are debts estment or through the operation of the busine	-
	No. Go to line 16c. ☐ Yes. Go to line 17.		
	16c. State the type of debts you	owe that are not consumer debts or business of	lebts.
Are you filing under Chapter 7?	No. I am not filing under C	hapter 7. Go to line 18.	
Do you estimate that at		ter 7. Do you estimate that after any exempt p	
any exempt property is	•	es are paid that funds will be available to distric	oute to unsecured creditors?
excluded and administrative expense	_		
are paid that funds will available for distributio to unsecured creditors	n		
How many creditors do		1,000-5,000	25,001-50,000
you estimate that you owe?	■ 50-99 □ 100-199	☐ 5,001-10,000 ☐ 10,001-25,000	☐ 50,001-100,000 ☐ More than 100,000
owe.	200-999	☐ 10,001-25,000	More than 100,000
How much do you	\$0-\$50,000	\$1,000,001-\$10 million	□\$500,000,001-\$1 billion
estimate your assets to be worth?	-	\$10,000,001-\$50 million	\$1,000,000,001-\$10 billion
be worth?	☐ \$100,001-\$500,000 ☐ \$500,001-\$1 million	☐ \$50,000,001-\$100 million ☐ \$100,000,001-\$500 million	☐\$10,000,000,001-\$50 billion ☐More than \$50 billion
How much do you	\$0-\$50,000	□ \$1,000,001-\$10 million	□\$500,000,001-\$1 billion
estimate your liabilities	\$50,001-\$100,000	☐ \$10,000,001-\$50 million	□\$1,000,000,001-\$10 billion
to be?	\$100,001-\$500,000	☐ \$50,000,001-\$100 million	□ \$10,000,000,001-\$50 billion
	□ \$500,001-\$1 million	\$100,000,001-\$500 million	☐ More than \$50 billion
art 7: Sign Below			
r you	I have examined this petition, and correct.	I declare under penalty of perjury that the info	rmation provided is true and
		pter 7, I am aware that I may proceed, if eligible under stand the relief available under each chap	· · · · · · · · · · · · · · · · · · ·
	· ·	I did not pay or agree to pay someone who is r nd read the notice required by 11 U.S.C. § 342	·
	I request relief in accordance with	the chapter of title 11, United States Code, sp	ecified in this petition.
		ment, concealing property, or obtaining money in fines up to \$250,000, or imprisonment for upd 3571.	
	/s/ Jack D Brown Signature of Debtor 1	X	ture of Debtor 2
	Ç	_	
	Executed on03/15/201		ited on

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Debtor 1	Jack	D	Brown	Case Number (if known)
	First Name	Middle Name	Last Name	, ,

For your attorney, if you are represented by one

if you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

🗶 /s/ Jason A. Kara	Date	Date:	03/16/2016
Signature of Attorney for Debtor		MM / D	D / YYYY
Jason A. Kara			
Printed name			
Geraci Law L.L.C.			
Firm name			
55 E. Monroe St., #3400			
Number Street			
Chicago	IL	6060	3
	IL State		3 Code
Chicago City Contact Phone 312-332-1800	State	ZIF	
City 242 222 4800	State	ZIF	Code

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				<u> </u>
Fill in this in	formation to iden	tify your case:		
Debtor 1	Jack	D	Brown	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court for	r the : <u>NORTHERN</u> District of	_ <u>ILLINOIS</u> (State)	
Case Number (If known)	•		<u></u>	

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

amended filing

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Part 1:	Summarize Your Assets	
		Your assets Value of what you own
	e A/B: Property (Official Form 106A/B) Inine 55, Total real estate, from Schedule A/B	\$0
1ь. Сору	line 62, Total personal property, from Schedule A/B	\$ 5,110
1c. Copy	line 63, Total of all property on Schedule A/B	\$ 5,110
Part 2:	Summarize Your Liabilities	
		Your liabilities Amount you owe
	e D: Creditors Who Have Claims Secured by Property (Official Form 106D) the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$0
	e E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$1,290
3ь. Сору	the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$64,903
Part 3:	Summarize Your Liabilities	
4. Schedule	e I: Your Income (Official Form 106I)	\$1,950.00
4. Schedule Copy yo 5. Schedule		\$1,950.00 \$1,455.00

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D Debtor 1 Jack Case Number (if known) _ First Name Middle Name Last Name **EntriesDescription** <u>AssetsAmount</u> **LiabilitiesAmount Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapter 7, 11 or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$ 0.00 Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14. 9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: Total claim From Part 4 of Schedule E/F, copy the following: \$ 0.00 9a. Domestic support obligations (Copy line 6a.) \$<u>1</u>,290.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) $_{0.00}$ 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) 9d. Student loans. (Copy line 6f.) \$ 0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as \$ 0.00 priority claims. (Copy line 6g.) \$ 0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.) \$<u>1,</u>290.00 9g. Total. Add lines 9a through 9f.

			Eilad 02/16/16		5:13:35 Des	sc Main
Fill in this in	formation to ide	ntify your case and this fili	ng:	0 of 71		
Debtor 1	Jack	D	Brown			
5.44.0	First Name	Middle Name	Last Name			
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court for	or the : <u>NORTHERN</u> Distric	ct of <u>ILLINOIS</u>			
Case Number			(State)		[Check if this is an
(If known)						amended filing
Official F	orm 106A	<u>/B</u>				
Schedul	e A/B: Pr	operty				12/15
ategory where esponsible for ages, write you	you think it fits supplying corre ur name and cas Describe Each Re	best. Be as complete and a ct information. If more spa e number (if known). Answ sidence, Building, Land, or O	in asset only once. If an asset fit accurate as possible. If two marr ce is needed, attach a separate ser every question. Other Real Esate You Own or Have any residence, building, land, o	ied people are filing together, is sheet to this form. On the top o	both are equally	
Yes.	Describe					
	-	-	our entries fro Part 1, including a	· -	>	#0.00
you have at	tached for Fart	. Write that number here .				\$0.00
Part 2:	Describe Your Vel	nicles				
O3. Cars, vans No. Yes. No. Yes. No. A Co O4. Watercraft Examples: No. Yes.	Describe Describe Make: Model: Year: Approximate Milea Other information: The aircraft, motor Boats, trailers, motor Describe	Toyota Solara 1999 age: 180,000 homes, ATVs and other recors, personal watercraft, fishing	who has an interest in the property of the pro	operty? Check one. Ind another Ity property (see Less, and accessories Lessories	Do not deduct secured the amount of any secu	claims or exemptions. Put red claims on Schedule D: aims Secured by Property Current value of the portion you own? 00 \$ 1,700.00
	-	-	our entries fro Part 2, including a	· -		\$ 1,700.00
		sonal and Household Items				
	r have any legal	or equitable interest in any	of the following items?			Current value of the portion you own? Do not deduct secured claims or exemptions
		uishings urniture, linens, china, kitchenw	are			
Yes.	Describe	Furniture, linens, small appliar	nces, table & chairs, bedroom set		\$1,000	\$1,000.00

Official Form 106A/B Record # 703431 Schedule A/B: Property Page 1 of 6

Case 16-09078 Doc 1 Jack Debtor 1

First Name Middle Name Filed 03/16/16 Document

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07. Electronic	s				
		dios; audio, video, stereo, and digital equipment; computers, printers, scanners; music			
	; electronic devices	including cell phones, cameras, media players, games			
No.				1	
Yes.	Describe	Flat screen TV, computer, printer, music collection, cell phone	\$500		
08. Collectible	no of volue			\$	500.00
		ines; paintings, prints, or other artwork; books, pictures, or other art objects;			
		collections; other collections, memorabilia, collectibles			
No.					
Yes.	Describe				0.00
09. Equipmen	t for sports and	hobbies		Ψ	
Examples:	Sports, photograp	hic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes			
and kayak	s; carpentry tools; r	nusical instruments			
Yes.	Describe				0.00
10. Firearms				\$	0.00
	Pistols, rifles, shot	guns, ammunition, and related equipment			
No.					
Yes.	Describe				
_				\$	0.00
11. Clothes					
	Everyday clothes,	furs, leather coats, designer wear, shoes, accessories			
No.				1	
Yes.	Describe	Everyday clothes, shoes, accessories	\$100		
		Everyday cionies, silves, accessories	\$100	\$	100.00
12. Jewelry				· ·	
Examples:	Everyday jewelry,	costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems,			
gold, silver	г				
No.					
Yes.	Describe	Evanday jayahy gaatuma jayahy watah gald shain	\$1,000		
		Everyday jewelry, costume jewelry, watch, gold chain	\$1,000	\$	1,000.00
13. Non-farm	animals			· ·	
Examples:	Dogs, cats, birds,	horses			
No.					
Yes.	Describe				
				\$	0.00
	personal and he	ousehold items you did not already list, including any health aids you did not list			
No.				1	
Yes.	Describe	books, CDs, DVDs & Family Photos	\$100		
		Soone, 656, 5756 at anily motor	\$100	\$	100.00
15. Add the do	ollar value of all	of your entries from Part 3, including any entries for pages you have attached		· -	£0.700.00
for Part 3.	Write that numb	per here>			\$2,700.00
Part 4:	Describe Your Fir	nancial Assets			
Do you own o	r have any legal	or equitable interest in any of the following?		Current value of t	ho
Do you ouill o	i navo any loga.	or oquitable interest in any or the following.		portion you own?	
				Do not deduct secure	
				or exemptions	
16. Cash	Management	a very wallet in very home in a cofe dense the control to the cont			
	woney you nave in	n your wallet, in your home, in a safe deposit box, and on hand when you file your petition			
No.	Dogorik -				
Yes.	Describe			\$	0.00
				· · · · · · · · · · · · · · · · · · ·	

Debtor 1

<u>Jack</u>

Case 16-09078 Doc 1

Filed 03/16/16

Document
Last Name

Desc Main

First Name

Middle Name

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17.	Deposits of	f money							
			, or other financial accounts; ce If you have multiple accounts w						
	Yes.	Describe	Account Type: Savings Account	Instit	tution name: USAA			\$	10.00
			Checking Account		US Bank			\$	700.00
			3					\$	710.00
18.			sublicly traded stocks ment accounts with brokerage	firms, money n	narket accounts			*	
	Yes.	Describe	Institution or issuer name:						
19.	Non-public	ly traded stock	and interests in incorpora	ated and unii	ncorporated bus	sinesses, including an interest in		\$	0.00
	Yes.	Describe	Name of Entity and Perce	nt of Ownersl	nip:				
			·					\$	0.00
20.	Governme	nt and corporat	e bonds and other negotia	able and non	-negotiable inst	ruments			
	•		e personal checks, cashiers' cl re those you cannot transfer to		•	•			
	Yes.	Describe	Issuer name:						
								\$	0.00
21.		or pension acc		i#i					
	No.		RISA, Keogh, 401(k), 403(b), the	-	counts, or other pe	nsion or profit-snaring plans			
	Yes.	Describe	Type of account and Instit 401(k) or similar plan	ution name:	Teamsters			¢	Unknown
			401(K) of Sillinal plan		Teamsters			φ	0.00
22.	Your share		payments sosits you have made so that yo andlords, prepaid rent, public u Institution name or individu	tilities (electric,				¢	0.00
23.	Annuities (A contract for a	a periodic payment of mor	ney to you, ei	ther for life or fo	or a number of years)		\$	0.00
	Yes.	Describe	Issuer name and descripti	on:					
24.			RA, in an account in a qua (b), and 529(b)(1).	alified ABLE	program, or und	der a qualified state tuition program.		\$	0.00
	No.	3 330(b)(1), 3237	(b), and 023(b)(1).						
	Yes.	Describe	Institution name and desc	ription. Separ	ately file the reco	ords of any interests.11 U.S.C. § 521(c):		\$	0.00
25.	Trusts, equ	iitable or future	interests in property (oth	er than anytl	ning listed in line	e 1), and rights or powers			
	Yes.	Describe							
26.	-		marks, trade secrets, and ames, websites, proceeds from			nts		\$	0.00
	No.		,, ,	,	3 - 3				
	Yes.	Describe						\$	0.00
27.			other general intangibles exclusive licenses, cooperative	association hol	dings, liquor licens	es, professional licenses	.	_	
	No.								
	Yes.	Describe						\$	0.00

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Desc Main

First Name Middle Name Filed 03/16/16

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Моі	ney or propo	erty owed to yo	u?	Current value of the portion you own? Do not deduct secured claims or exemptions
28.	Tax refund	s owed to you		
	No.			7
	Yes.	Describe		\$0.00
29.	Examples: I	-	um alimony, spousal support, child support, maintenance, divorce settlement, property settlement	_
	Yes.	Describe		\$ 0.00
30.	Other amo	unts someone o	owes you	\$0.0
			ability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, id loans you made to someone else	
	Yes.	Describe		\$ 0.00
31.	Examples: I	-	r life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance	
	No. Yes.	Describe	Company Name & Beneficiary:	7
	103.	Describe	Term Life Insurance \$0	\$ 0.00
32.	If you are th		at is due you from someone who has died living trust, expect proceeds from a life insurance policy, or are currently entitled to receive as died.	<u> </u>
	Yes.	Describe		\$ 0.00
33.	_	-	es, whether or not you have filed a lawsuit or made a demand for payment ment disputes, insurance claims, or rights to sue	<u>,</u>
	Yes.	Describe		\$ 0.00
34.	Other cont	ingent and unlic	quidated claims of every nature, including counterclaims of the debtor and rights	· · ·
	Yes.	Describe		\$ 0.00
35.	_	ial assets you d	id not already list	
	No. Yes.	Describe		1
				\$0.00
			of your entries from Part 4, including any entries for pages you have attached	\$50,710.00
	for Part 4. v	vrite that numbe	er here>	
		•	iness-Related Property You Own or Have an Interest In. List any real estate in Part 1.	
37.	No.	n or have any le	gal or equitable interest in any business-related property?	
				Current value of the portion you own? Do not deduct secured claims or exemptions
38.	Accounts r	eceivable or co	mmissions you already earned	
	Yes.	Describe		\$ <u>0.0</u> 0

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39. Office equipment, furnishings, and supplies Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices Yes. Describe..... 0.00 40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade Describe..... Yes. 0.00 41. Inventory No. Describe..... Yes. 0.00 42. Interests in partnerships or joint ventures Name of Entity and Percent of Ownership: Yes. Describe..... 0.00 43. Customer lists, mailing lists, or other compilations No. Yes. Describe..... 0.00 44. Any business-related property you did not already list Describe..... 0.00 45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached \$ 0.00 Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Describe..... Yes 0.00 47. Farm animals Examples: Livestock, poultry, farm-raised fish No. Yes. Describe..... 0.00 48. Crops-either growing or harvested No. Yes. Describe..... 0.00 49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade No. Yes. Describe..... 0.00 50. Farm and fishing supplies, chemicals, and feed Yes. Describe..... 0.00 51. Any farm- and commercial fishing-related property you did not already list Yes. Describe..... 0.00 52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached \$0.00 Debtor 1

Case 16-09078 <u>Jack</u>

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Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Abo	ove	
53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership No.		
Yes. Describe		\$0.00
54. Add the dollar value of all of your entries from Part 7. Write that number here	\$0.00	
Part 8: List the Totals of Each Part of this Form		
55. Part 1: Total real estate, line 2		\$ 0.00
56. Part 2: Total vehicles, line 5	\$ 1,700.00	
57. Part 3: Total personal and household items, line 15	\$ 2,700.00	
58. Part 4: Total financial assets, line 36	\$ 50,710.00	
59. Part 5: Total business-related property, line 45	\$ 0.00	
60. Part 6: Total farm- and fishing-related property, line 52	\$ 0.00	
61. Part 7: Total other property not listed, line 54	\$ 0.00	
62. Total personal property. Add lines 56 through 61	\$ 55,110.00	\$ 55,110.00
63. Toal of all property on Schedule A/B. Add line 55 + line 62		\$55,110.00

Schedule A/B: Property Page 6 of 6 Official Form 106A/B Record # 703431

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Fill in this in	formation to ident	tify your case:	
Debtor 1	Jack	D	Brown
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District of _	ILLINOIS(State)
Case Number	r		
(If known)			

Official Form 106C

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

	emptions are you claiming? Check			
=	ming state and federal nonbankrupt		§ 522(D)(3)	
You are clair	ming federal exemptions. 11 U.S.C.	§ 522(b)(2)		
For any propert	y you list on Schedule A/B that yo	ou claim as exempt, fill in t	the information below.	
•	on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief description:	1999 Toyota Solara with over 180,000 miles.	\$ <u>1,700</u>	\$ 2,400	735 ILCS 5/12-1001(c) - \$2,400.00
Line from Schedule A/B:	03		100% of fair market value, up to any applicable statutory limit	
Brief description:	Furniture, linens, small appliances, table & chairs, bedroom set	\$ 1,000	 \$	735 ILCS 5/12-1001(b) - \$1,000.00
Line from Schedule A/B:	06		100% of fair market value, up to any applicable statutory limit	
Brief description:	Flat screen TV, computer, printer, music collection, cell phone	\$ <u>500</u>	 \$	735 ILCS 5/12-1001(b) - \$500.00
Line from Schedule A/B:	07		100% of fair market value, up to any applicable statutory limit	
Brief description:	Everyday clothes, shoes, accessories	\$ <u>100</u>	 \$	735 ILCS 5/12-1001(a),(e) - \$100.00
Line from Schedule A/B:	<u>11</u>		100% of fair market value, up to any applicable statutory limit	
Official Form 106C	Record # 703431	Schedule C: T	he Property You Claim as Exempt	Page 1 of 2

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Debtor 1 Jack D Document Page 17 of 71 Case Number (if known) ______

Brief description of the property and line on Schedule A/B that lists this property		Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief description:	Everyday jewelry, costume jewelry, watch, gold chain	\$_1,000	\$	735 ILCS 5/12-1001(a),(e) - \$1,000.00
Line from Schedule A/B:	12		100% of fair market value, up to any applicable statutory limit	
Brief description:	books, CDs, DVDs & Family Photos	\$_ 100		735 ILCS 5/12-1001(a) - \$100.00
Line from Schedule A/B:	14		100% of fair market value, up to any applicable statutory limit	
Brief description:	Savings Account, USAA, 10.00	\$ <u>10</u>		735 ILCS 5/12-1001(b) - \$10.00
Line from Schedule A/B:	<u>17</u>		100% of fair market value, up to any applicable statutory limit	
Brief description:	Checking Account, US Bank, 700.00	\$ <u>700</u>	\$	735 ILCS 5/12-1001(b) - \$700.00
Line from Schedule A/B:	17		100% of fair market value, up to any applicable statutory limit	
Brief description:	401(k) or similar plan, Teamsters	\$Unknown	□\$	735 ILCS 5/12-1006 - \$0.00
Line from Schedule A/B:	21		100% of fair market value, up to any applicable statutory limit	
-	g a homestead exemption of more		or after the date of adjustment)	
(Subject to adjust No. Yes. Did you	g a homestead exemption of more street on 4/01/16 and every 3 year acquire the property covered by the	s after that for cases filed on		
(Subject to adjust No. Yes. Did you	stment on 4/01/16 and every 3 year	s after that for cases filed on		
Subject to adjust No. Yes. Did you	stment on 4/01/16 and every 3 year	s after that for cases filed on		
(Subject to adjust No. Yes. Did you	stment on 4/01/16 and every 3 year	s after that for cases filed on		
(Subject to adjust No. Yes. Did you	stment on 4/01/16 and every 3 year	s after that for cases filed on		
(Subject to adjust No. Yes. Did you No	stment on 4/01/16 and every 3 year	s after that for cases filed on		

F	ill in this in	Caso 16 formation to iden		Filod 02/16/16		d 03/16/16 of 71	15:13:35	Desc Main	
[Debtor 1	Jack	D	Brown	_				
		First Name	Middle Name	Last Name					
1	Debtor 2				_				
(Spouse, if filing)	First Name	Middle Name	Last Name					
ı	Jnited States	Bankruptcy Court for	the : <u>NORTHERN</u> District of	<u>ILLINOIS</u>					
١,	Case Number			(State)				Check if thi	s is an
	(If known)			<u> </u>				amended fi	lina
infoı addi	rmation. If r tional page	nore space is nee s, write your nam	possible. If two married peopl ded, copy the Additional Pag e and case number (if known) s secured by your property?	e, fill it out, number the				ny	
	No. Ch	eck this box and s	submit this form to the court with	n your other schedules. \	You have nothin	ng else to report o	on this form.		
		I in all of the inforn	nation below.						
F	Part 1:	List All Secured Cla	aims						
•	l ist all as	arred eleime If o	araditar has more than one see	urad alaim liat the aradi	tor congrataly		Column A	Column A	Column C
2.	for each cl	aim. If more than	creditor has more than one sec one creditor has a particular cla claims in alphabetical order ac	aim, list the other credito	rs in Part 2.		Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any

	Casa 16 00079	Doc 1	Eilad 02/16/16	Entered 03/16/16	15:13:35	Desc Main	
Fill in this in	nformation to identify your ca	ase:		9 of 71	10.10.00	Dood Main	
Debtor 1	Jack	D	Brown				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States	Bankruptcy Court for the : <u>NOI</u>	RTHERN District	of <u>ILLINOIS</u> (State)			_	
Case Numbe	r		(State)			L Check if	this is an
(If known)						amende	d filing
<u>Official F</u>	orm 106E/F						
Schedule	E/F: Creditors WI	no Have U	nsecured Claims	•			12/15
List the other party (A/B: Property (creditors with party to the copy to the	oarty to any executory contra Official Form 106A/B) and or partially secured claims that	cts or unexpired of Schedule G: Exare listed in Sch umber the entrice e and case number	l leases that could result in recutory Contracts and Une edule D: Creditors Who Ha es in the boxes on the left. A	ns and Part 2 for creditors with I a claim. Also list executory cor expired Leases (Official Form 1) we Claims Secured by Property Attach the Continuation Page to	itracts on <i>Sched</i> 06G). Do not incl . If more space is	<i>ul</i> e ude any s	
1. Do any cre	editors have priority unsecur	ed claims agains	t you?				
∏ No. G	o to Part 2.						
Yes.							
	our priority unsecured clain	ns. If a creditor ha	as more than one priority uns	secured claim, list the creditor se	parately for each	claim. For	
unsecured (For an ex	•	on Page of Part 1.	. If more than one creditor ho	,		•	Nonpriority amount \$ 0.00
Creditor's			•	2013			
PO Box Number	C 7346 Street	Wh	en was the debt incurred?	2013			
Number	Sileet	Δα	of the date you file, the claim	is: Check all that apply			
			Contingent	rio: oncok ali iliat appiy.			
Philade	· <u>·</u> ·····		Unliquidated				
City Who owe:	State Zip s the debt? Check one.	Code	Disputed				
Debtor	•						
Debtor	•	Typ	e of PRIORITY unsecured cla	aim:			
=	1 and Debtor 2 only t one of the debtors and another		Domestic support obligations Taxes and certain other debts ye	OU owe the government			
=	if this claim relates to a	_	Taxes and certain other debts yo	ou owe the government			
comm	unity debt		Claims for death or personal inju	ury while you were			
	m subject to offest?	_	intoxicated				
No Yes		Ц	Other. Specify				
	List All of Your NONPRIORITY	Unsecured Claim	s				
3. Do any cre	editors have nonpriority unse	cured claims ag	ainst you?				
∏ No. Yo	ou have nothing to report in thi	is part. Submit th	is form to the court with you	r other schedules.			
Yes.			·				
nonpriority	unsecured claim, list the cred	itor separately fo	r each claim. For each claim	or who holds each claim. If a cr listed, identify what type of claim litors in Part 3.If you have more the	it is. Do not list o	claims already	
	out the Continuation Page of P	•	out, not the other ofen		aoo nonpric	,	
							Total claim

Debtor 1	Jack D	BUNTITIEII Page 20 0171 Case Number (if known)	
	First Name Middle Name	Last Name	
4.1	A-Tec Ambulance	Last 4 digits of account number	\$ 960.00
	Creditor's Name		
	PO Box 457	When was the debt incurred?	
	Number Street		
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Wheeling IL 60090	Unliquidated	
	City State Zip Code		
l v	ho owes the debt? Check one.	Disputed	
	Debtor 1 only		
Ī	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
1 7	=	Student loans	
1 1	Debtor 1 and Debtor 2 only		
<u> </u>	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is	the claim subject to offest?		
	No	Other. Specify Medical Debt	
ΙГ	Yes		
4.2	Advocate Medical	Last 4 digits of account number	\$ 407.00
4.2	Creditor's Name		
	PO Box 92523	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Chicago IL 60675	Unliquidated	
	City State Zip Code		
l v	ho owes the debt? Check one.	Disputed	
	Debtor 1 only		
ΙĒ	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
-	Debtor 1 and Debtor 2 only	☐ Student loans	
L	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
-	community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is	the claim subject to offest?		
	No	Other. Specify Medical Debt	
ΙГ	Yes		
4.3	Advocate Sherman	Last 4 digits of account number	\$ 8,500.00
7.5	Creditor's Name		-
	1950 Larkin Ave	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Elgin IL 60123	Unliquidated	
	City State Zip Code		
l v	ho owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
1		Student loans	
-	Debtor 1 and Debtor 2 only		
L	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
-	community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is	the claim subject to offest?		
	No	Other. Specify Medical Debt	
	Yes	. /	

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Case Number (if known) **Document** Jack Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim**

4.4	Advocate Sherman Hospital	Last 4 digits of account number	\$ <u>1,260.00</u>
	Creditor's Name		
	35134 Eagle Way	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Chicago IL 60678	Unliquidated	
١.	City State Zip Code	Disputed	
'	Who owes the debt? Check one.		
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
!	Debtor 1 and Debtor 2 only	☐ Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
Ι.	community debt	Debts to pension or profit-sharing plans, and other similar debts	
l i	s the claim subject to offest? No	The state of the s	
l i	Yes	Other. Specify Medical Debt	
4.5	Advocate Sherman West Court	Last 4 digits of account number	\$ 50.00
4.5	Creditor's Name	Last 4 digits of account number	V
	1950 Larkin Ave	When was the debt incurred?	
	Number Street		
		As a false data was file than debut by Object all the day	
		As of the date you file, the claim is: Check all that apply.	
	Elgin IL 60123	Contingent	
	City State Zip Code	Unliquidated	
١ ١	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
l i	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?		
!	No	Other. Specify Medical Debt	
	Yes		. 0.00
4.6	Allied Interstate	Last 4 digits of account number	\$ <u>0.00</u>
	Creditor's Name	When was the debt incurred?	
	12755 State Hwy 55 Number Street	THIS HAS AN GOST HIGHIEGT	
	Suite 300	As of the date you file, the claim is: Check all that apply.	
	Plymouth MN 55441	Contingent	
		Unliquidated	
١ ١	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
j	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
j	Debtor 1 and Debtor 2 only	Student loans	
i	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
'	community debt	Debts to pension or profit-sharing plans, and other similar debts	
1	s the claim subject to offest?		
	No	Other. Specify Collecting for Creditor	
	Yes	· /	

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Case Number (if known) **Document** Jack Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim**

4.7	American General Finance	Last 4 digits of account number	\$ <u>2,000.00</u>
	Creditor's Name		
	3632 W. 95th St.	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Evergreen Park IL 60805		
	City State Zip Code	Unliquidated	
'	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	=	that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	Debts to pension of profit-sharing plans, and other shifillal debts	
	No	Other. Specify Personal Loan	
	Yes	Other. Specify 1 crosmar Loan	
10	Armor Systems Co.	Last 4 digits of account number	\$ 367.00
4.8	Creditor's Name	Last 4 digits of account maniper	-
	1700 Kieffer Dr., Ste. 1	When was the debt incurred?	
	Number Street		
	Hamber Sirect		
		As of the date you file, the claim is: Check all that apply.	
	7: 11 00000	Contingent	
	Zion IL 60099	Unliquidated	
	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	= '	Town (MONDPIONITY and Advisor	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	☐ Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	_	
	No	Other. Specify Credit Card or Credit Use	
	Yes		* 40.00
4.9	Associated imaging specialists	Last 4 digits of account number	\$ <u>40.00</u>
	Creditor's Name	When was the debt incurred?	
	1121 lake cook rd	When was the debt incurred?	
	Number Street		
	Ste m	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Deerfield IL 60015	Unliquidated	
	City State Zip Code	Disputed	
	Who owes the debt? Check one.	□ Віориков	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	_	
	No	Other. Specify Medical Debt	
	r - 1		

	Case 16-09078 Do	oc 1 Filed 03/16/16 Entered 03/16/16 15:13:35 Desc Main	
ebtor	1 Jack D	Page 23 of 71 Case Number (if known)	
	First Name Middle Name	Last Name	
Par	Your NONPRIORITY Unsecured Claims - 0	Continuation Page	
fter li	isting any entries on this page, number them b	peginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.10	Barclays BANK Delaware	Last 4 digits of account number NULL	\$ <u>1,100.00</u>
	Creditor's Name 125 S West St	When was the debt incurred? 2007-2011	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	N	Contingent	
	Wilmington DE 19801	Unliquidated	
١	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
Ī	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Ī	Debtor 1 and Debtor 2 only	Student loans	
Ī	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Ī	Check if this claim relates to a	that you did not report as priority claims	
•	community debt	Debts to pension or profit-sharing plans, and other similar debts	
ŀ	s the claim subject to offest?		
ŀ	No Yes	Other. Specify Credit Card or Credit Use	
4.11	Best Practices Inpatient Care	Last 4 digits of account number	\$ 40.00
7.11	Creditor's Name		-
	PO Box 268	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Kildeer IL 60047	Unliquidated	
,	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
Ī	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
i	Debtor 1 and Debtor 2 only	Student loans	
i	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Ì	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
ŀ	s the claim subject to offest?		
	No □	Other. Specify Medical Debt	
4.40	Yes Caine & Weiner	Last 4 digits of account number	\$ 80.00
4.12	Creditor's Name	Last 4 digits of account number	<u> </u>
	PO Box 5010	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Woodland Hills CA 91365	Unliquidated	
,	City State Zip Code Who owes the debt? Check one.	☐ Disputed	
ì	Debtor 1 only		
i	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
i	Debtor 1 and Debtor 2 only	Student loans	
İ	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
			

Check if this claim relates to a

community debt Is the claim subject to offest? Debts to pension or profit-sharing plans, and other similar debts

that you did not report as priority claims

Other. Specify _

Case 16-09078 Doc 1 Filed 03/16/16 Entered 03/16/16 15:13:35 Desc Main Page 24 of 71 **Document** Jack Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Capital One \$ 1,000.00 Last 4 digits of account number _ Creditor's Name PO Box 85520 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Richmond VA 23285 Unliquidated City State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Credit Card or Credit Use Yes Cash Store Ltd. **\$** 1.00 Last 4 digits of account number Creditor's Name 87 Clock Tower When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent 60120 Elgin IL Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify PayDay Loan Yes Cashcall INC 9861 \$ 1,400.00 Last 4 digits of account number Creditor's Name 2007-2010 1 City Blvd W When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Orange 92868

Doc 1 Filed 03/16/16 Entered 03/16/16 15:13:35 Desc Main Case 16-09078 Page 25 of 71 Case Number (if known) **Document** Jack Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim**

4.16	CEP America IL	Last 4 digits of account number	\$ <u>50.00</u>
	Creditor's Name		
	PO Box 582663	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Modesto CA 95358	Unliquidated	
Ι,	City State Zip Code Who owes the debt? Check one.	Disputed	
l i	Debtor 1 only		
		Time of NONDRIORITY increasing alaim.	
	Debtor 2 only	Type of NONPRIORITY unsecured claim: Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce	
	At least one of the debtors and another	that you did not report as priority claims	
1	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
1	s the claim subject to offest?	Debts to perision of profit-straining plants, and other similar debts	
	No	Other. Specify Medical Debt	
	Yes	Other. Openly	
4.17	Chrysler Financial	Last 4 digits of account number	\$ <u>11,000.00</u>
	Creditor's Name		
	PO Box 5055	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Southfield MI 48086	Unliquidated	
١,	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
l i	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
l i	Debtor 1 and Debtor 2 only	Student loans	
l i	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
l i	Check if this claim relates to a	that you did not report as priority claims	
'	community debt	Debts to pension or profit-sharing plans, and other similar debts	
!	s the claim subject to offest?		
	No	Other. Specify Deficiency, Repo'd/Surr'd Auto	
	Yes		
4.18	Comcast	Last 4 digits of account number	<u>\$ 575.00</u>
	Creditor's Name	When the delt incomed?	
	PO Box 3002	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Southeastern PA 19398	Contingent	
		Unliquidated	
\	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
j	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
į į	Debtor 1 and Debtor 2 only	Student loans	
j j	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
i	Check if this claim relates to a	that you did not report as priority claims	
1 '	community debt	Debts to pension or profit-sharing plans, and other similar debts	
!	s the claim subject to offest?		
	No	Other. Specify Utility Bills/Cellular Service	

Debtor 1	Case 16-0907 Jack D First Name Midd	78 Doc 1	Filed 03/16/16 Document	Entered 03/16/16 15:13:35 Page 26 of 71 Case Number (if known)	Desc Main	_
Pari	Your NONPRIORITY Unsecure	ed Claims - Continu	uation Page			
After lis	sting any entries on this page, nun	nber them beginn	ing with 4.4, followed by 4.	5, and so forth.		Total Clair
4.19	Commonwealth Edison Creditor's Name 3 Lincoln Center 4th Floor		ast 4 digits of account numbe	r		\$ <u>600.00</u>
v		60181	s of the date you file, the clain Contingent Unliquidated Disputed	n is: Check all that apply.		
	Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and anothe Check if this claim relates to a community debt	, <u> </u>	ype of NONPRIORITY unsecus Student loans Obligations arising out of a sep that you did not report as priori Debts to pension or profit-shari	paration agreement or divorce		
ls I	the claim subject to offest? No Yes		Other. SpecifyUtility Bills/	Cellular Service		
4.20	Creditors Collection B Creditor's Name 755 Almar Pkwy Number Street		ast 4 digits of account numbe	r7439 		\$ 300.00
			s of the date you file, the clair	n is: Check all that apply.		

Bourbonnais 60914 IL Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify Medical Debt Yes Creditors Collection B 5828 **\$** 13,060.00 4.21 Last 4 digits of account number Creditor's Name 2015-2015 755 Almar Pkwy When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Bourbonnais 60914 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Medical Debt

	Case 16-	09078 Do	c 1 Filed 03/16/16	Entered 03/16/16 15:13:35	Desc Main	
Debtor 1	Jack	D	Доситеnt	Page 27 of 71 Case Number (if known)		
	First Name	Middle Name	Last Name			
Part	Your NONPRIORITY U	nsecured Claims - C	ontinuation Page			
After lis	sting any entries on this pa	ge, number them be	eginning with 4.4, followed by 4	l.5, and so forth.	Total C	lair
4.22	Dependon Collection Service	ce	Last 4 digits of account numb	per	\$ <u>886.0</u>)0
	Creditor's Name					
	PO Box 4833		When was the debt incurred?			
	Number Street					
			As of the date you file, the cla	im is: Check all that apply.		
			Contingent			
	Oak Brook	IL 60523	Unliquidated			
١.,	City	State Zip Code	Disputed			
Y	Vho owes the debt? Check one ■	2.	Попоранов			
	Debtor 1 only					
<u> </u>	Debtor 2 only		Type of NONPRIORITY unsec	ured claim:		
<u>L</u>	Debtor 1 and Debtor 2 only		Student loans			
[At least one of the debtors and	d another	Obligations arising out of a se	eparation agreement or divorce		
ΙГ	Check if this claim relates t	to a	that you did not report as price	prity claims		
"	community debt		Debts to pension or profit-sha	aring plans, and other similar debts		
Is	the claim subject to offest?					
	No		Other. Specify Credit Ca	rd or Credit Use		
	Yes					
4.23	Dryer Medical Center		Last 4 digits of account numb	per	<u>\$_2,134</u>	1.00
	Creditor's Name					
	PO Box 105173		When was the debt incurred?	<u></u>		
	Number Street					
			As of the date you file, the cla	aim is: Check all that apply.		
			Contingent			
			contingent			

Creditor's Name PO Box 4833	When was the debt incurred?	
Number Street	Wileli was tile dept inculied:	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Oak Brook IL 60523	Contingent	
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Credit Card or Credit Use	
Yes Dryer Medical Center		÷ 2 121 00
4.23 Dryer Medical Center	Last 4 digits of account number	\$ <u>2,134.00</u>
Creditor's Name PO Box 105173	When was the debt incurred?	
Number Street	When was the debt incurred:	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Atlanta GA 30348	Contingent	
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Medical Debt	
Yes		205.00
4.24 East Dundee and Cntry FPD	Last 4 digits of account number	\$ <u>625.00</u>
Creditor's Name PO Box 457	When was the debt incurred?	
	When was the debt incurred:	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Wheeling IL 60090	Contingent	
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Medical Debt	
Yes		

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Case Number (if known) **Document** Jack Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim**

4.25 Elgin Medi-Transport	Last 4 digits of account number	\$ 201.00
Creditor's Name		·
PO Box 323	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Elgin IL 60121	Unliquidated	
City State Zip Code Who owes the debt? Check one.		
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Medical Debt	
Yes		
4.26 Elgin Nephrology Assoc	Last 4 digits of account number	\$ <u>45.00</u>
Creditor's Name	When was the debt incurred?	
296 W Spring Number Street	when was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
South Elgin IL 60177	Contingent	
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	Madical Daki	
Yes	Other. Specify Medical Debt	
4.27 Financial Corporation of America	Last 4 digits of account number	\$ 197.00
Creditor's Name		·
PO Box 203500	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Austin TX 78720	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
Debtor 1 only	_	
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Medical Debt	
Yes	_	

Doc 1 Filed 03/16/16 Entered 03/16/16 15:13:35 Desc Main Case 16-09078 Page 29 of 71 Case Number (if known) **Document** Jack Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim**

4.28	ПОВС	Last 4 digits of account number	\$ 600.00
	Creditor's Name		
	PO Box 5222	When was the debt incurred?	
	Number Street		
	Curation Curation		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Carol Stream IL 60197	Unliquidated	
	City State Zip Code		
١ ١	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
l i	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
[Debtor 1 and Debtor 2 only	Student loans	
L	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[Check if this claim relates to a	that you did not report as priority claims	
۱ ۱	community debt	Debts to pension or profit-sharing plans, and other similar debts	
l 1	s the claim subject to offest?	□	
ļ į	No	Out of the Card of Cradit Use	
1	=	Other. Specify Credit Card or Credit Use	
	Yes HSBC Card Services		¢ 1 000 00
4.29		Last 4 digits of account number	\$ <u>1,000.00</u>
	Creditor's Name		
	PO Box 17051	When was the debt incurred?	
	Number Street		
		As of the date was file the state to Ot a Lattitude of	
		As of the date you file, the claim is: Check all that apply.	
	Deliferance MD 04007	Contingent	
	Baltimore MD 21297	Unliquidated	
Ι.	City State Zip Code	Disputed	
`	Who owes the debt? Check one.		
	Debtor 1 only		
[Debtor 2 only	Type of NONPRIORITY unsecured claim:	
[Debtor 1 and Debtor 2 only	Student loans	
l i	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	=		
L	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?		
	No	Other. Specify Credit Card or Credit Use	
	Yes		
4.30	HSBC Card Services	Last 4 digits of account number	\$ 1,200.00
1.00	Creditor's Name	<u> </u>	
	PO Box 17051	When was the debt incurred?	
	Number Ctreet		
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Baltimore MD 21297	Unliquidated	
	City State Zip Code		
١ ١	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
i	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	=		
ļ	Debtor 1 and Debtor 2 only	Student loans	
L	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[Check if this claim relates to a	that you did not report as priority claims	
'	community debt	Debts to pension or profit-sharing plans, and other similar debts	
1	s the claim subject to offest?	-	
	No	Other. Specify Credit Card or Credit Use	
i	Yes	Other. Specify Ordan on ordan osc	
	162		

Record # 703431

Case 16-09078 Doc 1 Filed 03/16/16 Entered 03/16/16 15:13:35 Desc Main Page 30 of 71 **Document** Jack Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Illinois Department of Revenue \$ 620.00 Last 4 digits of account number Creditor's Name 2009 PO Box 64338 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent 60664-0338 Chicago Unliquidated State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Taxes - Federal, State or Local Yes Illinois Department of Revenue \$ 630.00 Last 4 digits of account number 2010 PO Box 19044 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Springfield 62794-9044 IL Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify ___Taxes - Federal, State/Local Yes Integrated Imaging Consultants \$ 10.00 Last 4 digits of account number Creditor's Name PO Box 95040 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Chicago 60694 Unliquidated City State Zip Code Disputed Who owes the debt? Check one.

Doc 1 Filed 03/16/16 Entered 03/16/16 15:13:35 Desc Main Case 16-09078 Page 31 of 71 Case Number (if known) **Document** Jack Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** IRS Non-Priority \$ 700.00 Last 4 digits of account number

Creditor's Name	••••	
PO Box 7346	When was the debt incurred? 2009	
Number Street		
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Philadelphia PA 19101		
	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Taxes - Federal, State/Local	
Yes		
4.35 Kane County Clerk of Court	Last 4 digits of account number 0416	<u>\$ 327.00</u>
Creditor's Name		
PO Box 112	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Geneva IL 60134	Contingent	
	Unliquidated	
City State Zip Code	Disputed	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
	Type of NONPRIORITY unsecured claim:	
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Student loans	
Debtor 2 only		
Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Student loans	
Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a	Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt	Student loans Obligations arising out of a separation agreement or divorce	
Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest?	Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	
Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt	Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes	Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	
Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes	Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Fines	\$ 449.00
Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes 4.36 Keynote Consulting	Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	\$ <u>449.00</u>
Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes 4.36 Keynote Consulting Creditor's Name	Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. SpecifyFines Last 4 digits of account number	\$ <u>449.00</u>
Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes 4.36 Keynote Consulting Creditor's Name 220 W Campus Drive # 102	Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Fines	\$ <u>449.00</u>
Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes 4.36 Keynote Consulting Creditor's Name	Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. SpecifyFines Last 4 digits of account number	\$ <u>449.00</u>
Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes 4.36 Keynote Consulting Creditor's Name 220 W Campus Drive # 102	Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Fines Last 4 digits of account number	\$ <u>449.00</u>
Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes 4.36 Keynote Consulting Creditor's Name 220 W Campus Drive # 102	Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Fines Last 4 digits of account number	\$ <u>449.00</u>
Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes 4.36 Keynote Consulting Creditor's Name 220 W Campus Drive # 102 Number Street	Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Fines Last 4 digits of account number	\$ <u>449.00</u>
Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes 4.36 Keynote Consulting Creditor's Name 220 W Campus Drive # 102 Number Street Arlington Heights IL 60004	Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Fines Last 4 digits of account number	\$ <u>449.00</u>
Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes 4.36 Keynote Consulting Creditor's Name 220 W Campus Drive # 102 Number Street Arlington Heights IL 60004 City State Zip Code	Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. SpecifyFines Last 4 digits of account number When was the debt incurred? As of the date you file, the claim is: Check all that apply. Contingent Unliquidated	\$ <u>449.00</u>
Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes 4.36 Keynote Consulting Creditor's Name 220 W Campus Drive # 102 Number Street Arlington Heights IL 60004	Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Last 4 digits of account number When was the debt incurred? As of the date you file, the claim is: Check all that apply. Contingent	\$ <u>449.00</u>
Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes 4.36 Keynote Consulting Creditor's Name 220 W Campus Drive # 102 Number Street Arlington Heights IL 60004 City State Zip Code	Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. SpecifyFines Last 4 digits of account number When was the debt incurred? As of the date you file, the claim is: Check all that apply. Contingent Unliquidated	\$ <u>449.00</u>
Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes 4.36 Keynote Consulting Creditor's Name 220 W Campus Drive # 102 Number Street Arlington Heights IL 60004 City State Zip Code Who owes the debt? Check one.	Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Fines Last 4 digits of account number	\$ <u>449.00</u>
Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes 4.36 Keynote Consulting Creditor's Name 220 W Campus Drive # 102 Number Street Arlington Heights IL 60004 City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only	Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Fines Last 4 digits of account number When was the debt incurred? As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim:	\$ <u>449.00</u>
Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes 4.36 Keynote Consulting Creditor's Name 220 W Campus Drive # 102 Number Street Arlington Heights IL 60004 City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Fines Last 4 digits of account number When was the debt incurred? As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans	\$ <u>449.00</u>
Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes 4.36 Keynote Consulting Creditor's Name 220 W Campus Drive # 102 Number Street Arlington Heights IL 60004 City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only	Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Fines Last 4 digits of account number When was the debt incurred? As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim:	\$ <u>449.00</u>
Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes 4.36 Keynote Consulting Creditor's Name 220 W Campus Drive # 102 Number Street Arlington Heights IL 60004 City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. SpecifyFines Last 4 digits of account number When was the debt incurred? As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce	\$ <u>449.00</u>
Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes 4.36 Keynote Consulting Creditor's Name 220 W Campus Drive # 102 Number Street Arlington Heights IL 60004 City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a	Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. SpecifyFines Last 4 digits of account number When was the debt incurred? As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims	\$ <u>449.00</u>
Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes 4.36 Keynote Consulting Creditor's Name 220 W Campus Drive # 102 Number Street Arlington Heights IL 60004 City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt	Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. SpecifyFines Last 4 digits of account number When was the debt incurred? As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce	\$ <u>449.00</u>
Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes 4.36 Keynote Consulting Creditor's Name 220 W Campus Drive # 102 Number Street Arlington Heights IL 60004 City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest?	Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. SpecifyFines Last 4 digits of account number When was the debt incurred? As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	\$ <u>449.00</u>
Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes 4.36 Keynote Consulting Creditor's Name 220 W Campus Drive # 102 Number Street Arlington Heights IL 60004 City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt	Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. SpecifyFines Last 4 digits of account number When was the debt incurred? As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims	\$ <u>449.00</u>

Case 16-09078 Doc 1 Filed 03/16/16 Entered 03/16/16 15:13:35 Desc Main Page 32 of 71 **Document** Jack Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Mea-Stjoseph \$ 575.00 Last 4 digits of account number _ Creditor's Name 2013-2013 245 Main St When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Dickson City PA 18519 Unliquidated City State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Collecting for Creditor Yes Mea-Stjoseph \$ 1,155.00 Last 4 digits of account number 4.38 Creditor's Name 2013-2013 245 Main St When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Dickson City 18519 PA Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify Collecting for Creditor Yes Medical Recovery Specialists \$ 1,260.00 Last 4 digits of account number 4.39 Creditor's Name 2250 E. Devon Ave., Ste. 352 When was the debt incurred? Street Number As of the date you file, the claim is: Check all that apply. Contingent Des Plaines 60018

Case 16-09078 Doc 1 Filed 03/16/16 Entered 03/16/16 15:13:35 Desc Main Page 33 of 71 **Document** Jack Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Merrick Bank \$ 1,200.00 Last 4 digits of account number _ Creditor's Name PO Box 5000 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent UT 84020-5000 Draper Unliquidated City State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Credit Card or Credit Use Yes National Credit Adjusters \$ 460.00 Last 4 digits of account number 4.41 Creditor's Name PO Box 3023 When was the debt incurred? Number Street 327 W. 4th Street As of the date you file, the claim is: Check all that apply. Contingent 67504 Hutchinson KS Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify Debt Owed Yes Northwest Collectors 3908 \$ 423.00 Last 4 digits of account number 4.42 Creditor's Name 2011-2012 3601 Algonquin Rd Ste 23 When was the debt incurred? Street Number As of the date you file, the claim is: Check all that apply.

Contingent Rolling Meadows 60008 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Medical Debt

Debtor 1	Ca Jack First Name		078 D Middle Name	Doc	Filed 03/16/16 Document	Entered 03/16/16 15:13:35 Page 34 of 71 Case Number (if known)	Desc Main	_	
Part	2+ Your NON	IPRIORITY Unsec	cured Clair	ns - Con	ntinuation Page				
After lis	ting any entries	s on this page, r	number th	em beg	ginning with 4.4, followed by 4.5	, and so forth.		Total Claim	
	Northwest Calls	antoro						1 00	
4.43	Northwest Colle	ectors			Last 4 digits of account number	· ———		\$ <u>1.00</u>	
	3601 Algonquin				When was the debt incurred?				
	Number S	Street							
					As of the date you file, the clain	n is: Check all that apply.			
	Rolling Meadow	vs IL	60008-	3104	☐ Contingent☐ Unliquidated				
w	City ho owes the deb		e Zip Code		Disputed				
	Debtor 1 only								
	Debtor 2 only				Type of NONPRIORITY unsecur	ed claim:			
	Debtor 1 and De	ebtor 2 only			Student loans				
[At least one of th	ne debtors and ano	ther		Obligations arising out of a sep	aration agreement or divorce			
	Check if this cl	laim relates to a			that you did not report as priority claims				
	community del				Debts to pension or profit-sharing	ng plans, and other similar debts			
IS	the claim subject	ct to offest?							
	No T.,				Other. Specify Collecting for	or Creditor			
		th			Last 4 divite of account number			\$ 3,154.00	
4.44	Creditor's Name				Last 4 digits of account number			\$ 0,101.00	
	PO Box 88098				When was the debt incurred?				
		Street							
					As of the date you file, the clain	n is: Check all that apply.			
					Contingent				
	Chicago	IL	60680		Unliquidated				
w	City ho owes the deb		e Zip Code		Disputed				
	Debtor 1 only								
	Debtor 2 only				Type of NONPRIORITY unsecur	ed claim:			
	Debtor 1 and De	ebtor 2 only			Student loans				
[At least one of th	ne debtors and ano	ther		Obligations arising out of a sep	aration agreement or divorce			
_	_								

Doc 1 Filed 03/16/16 Entered 03/16/16 15:13:35 Desc Main Case 16-09078 Page 35 of 71 (if known) **Document** Jack Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Provena Saint Joseph Med. Ctr. **\$** 1,885.00 Last 4 digits of account number _

PO Box 88097		When was the debt incurred?					
	Number Street						
		As of the date you file, the claim is: Check all that apply.					
	Chicago IL 60680	Contingent					
	City State Zip Code	Unliquidated					
v	Who owes the debt? Check one.	Disputed					
	Debtor 1 only						
Ī	Debtor 2 only	Type of NONPRIORITY unsecured claim:					
ř	Debtor 1 and Debtor 2 only	Student loans					
F	=	Obligations arising out of a separation agreement or divorce					
L	At least one of the debtors and another	that you did not report as priority claims					
L	Check if this claim relates to a community debt						
1	s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts					
ï	No	Other. Specify Medical/Dental Services					
Ī	Yes	Other. Specify					
1.47	S Elgin and Countryside FDP	Last 4 digits of account number	\$ 1,265.00				
+.47	Creditor's Name	Last 4 digits of account number	*				
	PO Box 457	When was the debt incurred?					
	Number Street						
		As of the date you file, the claim is: Check all that apply.					
	Wheeling IL 60090	Contingent					
	City State Zip Code	Unliquidated					
V	Who owes the debt? Check one.	Disputed					
	Debtor 1 only						
Ī	Debtor 2 only	Type of NONPRIORITY unsecured claim:					
Ī	Debtor 1 and Debtor 2 only	Student loans					
ř	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce					
	=	that you did not report as priority claims					
L	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts					
l	s the claim subject to offest?						
	No	Other. Specify Medical Debt					
	Yes	Other. Opcomy					
1.48	Thompson & Co	Last 4 digits of account number	\$ 78.00				
	Creditor's Name						
	5401 Hangar Court	When was the debt incurred?					
	Number Street						
		As of the date you file, the claim is: Check all that apply.					
		Contingent					
	Tampa FL 33634						
	City State Zip Code	Unliquidated					
V	Who owes the debt? Check one.	Disputed					
	Debtor 1 only						
	Debtor 2 only	Type of NONPRIORITY unsecured claim:					
	Debtor 1 and Debtor 2 only	Student loans					
Ī	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce					
Ī	Check if this claim relates to a	that you did not report as priority claims					
L	community debt	Debts to pension or profit-sharing plans, and other similar debts					
Ŀ	s the claim subject to offest?	_					
	No	Other. Specify Medical Debt					
Г	\neg_{voc}	- · · · · · · · · · · · · · · · · · · ·					

Case 16-09078 Doc 1 Filed 03/16/16 Entered 03/16/16 15:13:35 Desc Main Page 36 of 71 Case Number (if known) **Document** Jack Debtor 1 United Recovery Service LLC **\$** 472.00 4.49 Last 4 digits of account number Creditor's Name 18525 Torrence Ave., Ste. C-6 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Lansing Unliquidated City
Who owes the debt? Check one. State Zip Code Disputed Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt

Other. Specify Medical Debt

Is the claim subject to offest?

No

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Page 37 of 71 Case Number (if known) **Document** Jack Debtor 1

List Others to Be Notified for a Debt That You Already Listed

5. Use this page only if you have others to be notified about your ba example, if a collection agency is trying to collect from you for a 2, then list the collection agency here. Similarly, if you have more additional creditors here. If you do not have additional persons to	debt you o	we to someone else, list the original creditor for any of the debts that you	creditor in Parts 1 or listed in Parts 1 or 2, list the			
Northwest Collectors		On which entry in Part 1 or Part 2 list the original creditor?				
Name 3601 Algonquin Rd., Ste. 500		Line1 of (Check one):	Part 1: Creditors with Priority Unsecured Claims			
Number Street			Part 2: Creditors with Nonpriority Unsecured Claims			
Rolling Meadows IL 6000	08-310 _'	Last 4 digits of account number				
City State Zip Code Weltman, Weinberg & Reis Co.		On which entury in Post 4 or Post 2 lie	at the original avaditor?			
Name 323 W Lakeside Ave, Ste 200		On which entry in Part 1 or Part 2 lis Line 2 of (Check one):	Part 1: Creditors with Priority Unsecured Claims			
Number Street		Line or (oneck one).	Part 2: Creditors with Nonpriority Unsecured Claims			
Cleveland OH 4411 City State Zip Code	13	Last 4 digits of account number	9861			
LVNV Funding LLC		On which entry in Part 1 or Part 2 lis	st the original creditor?			
Name PO Box 10584		Line 2 of (Check one):	Part 1: Creditors with Priority Unsecured Claims			
Number Street			Part 2: Creditors with Nonpriority Unsecured Claims			
Greenville SC 2960	03	Last 4 digits of account number	9861			
City State Zip Code						
CFC Deficiency Recovery		On which entry in Part 1 or Part 2 lis	st the original creditor?			
Name 8813 Western Way		Line 3 of (Check one):	Part 1: Creditors with Priority Unsecured Claims			
Number Street			Part 2: Creditors with Nonpriority Unsecured Claims			
Jacksonville FL 3225	56	Last 4 digits of account number				
City State Zip Code						
Freedman Anselmo Lindberg &		On which entry in Part 1 or Part 2 lis	st the original creditor?			
Name PO Box 3216		Line 3 of (Check one):	Part 1: Creditors with Priority Unsecured Claims			
Number Street			Part 2: Creditors with Nonpriority Unsecured Claims			
Naperville IL 6056	66	Last 4 digits of account number				
City State Zip Code						
Credit Management, Inc.		On which entry in Part 1 or Part 2 lis	st the original creditor?			
Name 4200 International Pkwy.		Line4 of (Check one):	Part 1: Creditors with Priority Unsecured Claims			
Number Street			Part 2: Creditors with Nonpriority Unsecured Claims			
Carrollton TX 7500	07-190	Last 4 digits of account number				
City State Zip Code						

Official Form 106E/F

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Debtor 1	Jack Jack	D	-Brown-	Case	Number (if known)
	First Name	Middle Name	Last Name		
Cre	edit Protection Association		_	On which entry in Part 1 or Part 2 I	ist the original creditor?
Nam				Line 4 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
	355 Noel Rd., 21st floor		-	Line or (oriect one).	Part 2: Creditors with Nonpriority Unsecured Claims
Nuii	nber Street				Part 2: Creditors with Nonpriority Unsecured Claims
_			-		
Da	llas	TX	75240	Last 4 digits of account number _	
City		State Zip	Code		
СВ	BE Group			On which entry in Part 1 or Part 2 I	ist the original creditor?
Nam	ne		-	-	_
13	1 Tower Park Dr., Ste. 900		_	Line5 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Nun					Part 2: Creditors with Nonpriority Unsecured Claims
PC) Box 900		_		
Wa	aterloo	IA	50704	Last 4 digits of account number _	
City		State Zip C	-		
	dland Funding, LLC	·			
	——————————————————————————————————————		-	On which entry in Part 1 or Part 2 I	ist the original creditor?
Nam 88	ne 75 Aero Drive, # 200			Line 6 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Nun	nber Street		-		Part 2: Creditors with Nonpriority Unsecured Claims
_			-		
	n Diego		92123	Last 4 digits of account number _	
City	•	State Zip C	ode		
Po	rtfolio Recovery Assoc.			On which entry in Part 1 or Part 2 I	ist the original creditor?
Nam	ne O Company Divide Ota 400		-	1: 7 (Observe)	Part 1: Creditors with Priority Unsecured Claims
120	0 Corporate Blvd., Ste. 100		-	Line7 of (Check one):	<u> </u>
Nun	nber Street				Part 2: Creditors with Nonpriority Unsecured Claims
			-		
No	rfolk	VA	23502	Last 4 digits of account number _	
City	,	State Zip C	- Code		
Na	tional Credit Adjusters			On which entry in Part 1 or Part 2 I	iet the original creditor?
 Nam	ne		-	On which entry in rait 1 of 1 art 21	_
PC	Box 3023		_	Line 8 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Nun	nber Street				Part 2: Creditors with Nonpriority Unsecured Claims
32	7 W. 4th Street		_		
Hu	tchinson	KS	67504	Last 4 digits of account number _	
City		State Zip C	_	Last 4 digits of account number _	
	Services				
	Services		-	On which entry in Part 1 or Part 2 I	ist the original creditor?
Nam 63	ne 30 Gulfton			Line 9 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Nun	nber Street		-		Part 2: Creditors with Nonpriority Unsecured Claims
					_ , ,
			-		
	uston		77081 -	Last 4 digits of account number _	
City	•	State Zip C	code		
GC	Services			On which entry in Part 1 or Part 2 I	ist the original creditor?
Nam	ne N Poy 70		-	Line 10 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
_) Box 79		-	Line or (Greck one):	_
Nun	nber Street				Part 2: Creditors with Nonpriority Unsecured Claims
			-		
Elg	gin	IL	60121	Last 4 digits of account number _	
City	,	State 7in C	- code	_	

Official Form 106E/F

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0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Brown	Case	Number (ii known)
First Name Patient Financial service	Middle Name	Last Name	On which enters in Post 4 co Post 9	Sustitions and table
Name		-	On which entry in Part 1 or Part 2 I	_
1643 lewis ave		_	Line 11 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number Street #203				Part 2: Creditors with Nonpriority Unsecured Claims
Billings		- 59102 -	Last 4 digits of account number _	
City	State Zip C	Code		
Creditors Collection		-	On which entry in Part 1 or Part 2 I	ist the original creditor?
Name PO Box 63			Line 11 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number Street		-		Part 2: Creditors with Nonpriority Unsecured Claims
Kankakee	IL	60901	Last 4 digits of account number _	
City	State Zip 0	Code		
MiraMed Revenue Group			On which entry in Part 1 or Part 2 I	ist the original creditor?
Name Dept. 77304, PO Box 77000			Line 12 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number Street		-		Part 2: Creditors with Nonpriority Unsecured Claims
Detroit	MI	- 48277	Last 4 digits of account number _	
City	State Zip C	- Code	_	
MiraMed Revenue Group LLC			On which entry in Part 1 or Part 2 I	list the original creditor?
Name 991 Oak Creek Dr.		-	Line 13 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number Street		-		Part 2: Creditors with Nonpriority Unsecured Claims
Lombard	IL	- 60148	Last 4 digits of account number _	
City	State 7in C	- 'ode		

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Jack Debtor 1

Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159. Add the amounts for each type of unsecured claim.

			Total claim
Total claims from Part 1	6a. Domestic support obligations	6a.	\$0.00
	6b. Taxes and Certain other debts you owe the government	6b.	\$1,290.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00
	6e. Total. Add lines 6a through 6d.	6e.	\$1,290.00
			Total claim
Total claims from Part 2	6f. Student loans	6f.	\$0.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$64,903.00
	6j. Total . Add lines 6f through 6i.	6j.	\$64,903.00

Fill	in this inf	Caco 16 formation to iden		Filad 02/16/16		03/16/16 15:13:35 f 71	Desc Main	
De	btor 1	Jack	D	Brown				
20	Dioi 1	First Name	Middle Name	Last Name	•			
	btor 2 buse, if filing)	First Name	Middle Name	Last Name				
	ited States I		r the : <u>NORTHERN</u> District of	_ILLINOIS (State)			Check if this is an	
	known)	4000					amended filing	
		orm 106G	ory Contracts and					12/15
1. D	nation. If monal pages o you have No. Che Yes. Fill	nore space is needs, write your name eany executory of eck this box and so in all of the informely each person ont, vehicle lease,	eded, copy the additional page te and case number (if known contracts or unexpired leases submit this form to the court wit mation below even if the contra or company with whom you h	e, fill it out, number the end.). An end of the end. An e	ou have nothing of Schedule A/B: Potentials.		nny for	
			hom you have the contract or	lease		State what the contract or leas	e is for	
2.1					_			
	Name				_			
	Number	Street						
	City		State Zi	o Code	_			
2.2								
	Name				-			
	Number	Street			_			
	City		State Zij	o Code	_			
2.3								
	Name				-			
	Number	Street			_			
	City		State Zi _l	o Code	-			
2.4					_			
	Name							
	Number	Street			_			
	City		State Zi	o Code	_			
2.5					_			
	Name							
	Number	Street			_			

State Zip Code

City

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Fill in this in	formation to ide	ntify your case:	
Debtor 1	Jack	D	Brown
	First Name	Middle Name	Last Name
Debtor 2	-		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court f	or the : <u>NORTHERN</u> District of _	ILLINOIS(State)
Case Number			_
(If known)			

Official Form 106H

Schedule H: Your Codebtors 12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

any A	dditional Pages, wr	te your name and case numbe	r (if known). Answer every	question.					
1. D	o you have any coo	ebtors? (If you are filing a joint	case, do not list either spous	se as a codebtor.)					
	No.								
	Yes								
	=	s, have you lived in a commur aho, Lousiiana, Nevada, New M			roperty states and territories include Visconsin.)				
	No. Go to line 3.								
	Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?								
	_	n community state or territory die	d you live?	Fill in the n	ame and current address of that person.				
	Name of your spo	use, former spouse or legal equivalent							
	Number St	reet							
	City		State	Zip Code					
3 In	-	f vour codebtors. Do not inclu		•	is filing with you. List the person				
		Form 106D), Schedule E/F (Off edule G to fill out Column 2. debtor	icial Form 106E/F), or Sche	dule G (Official Fo	Column 2: The creditor to whom you owe the debt Check all schedules that apply:				
3.1					Schedule D, line				
	Name			_	Schedule E/F, line				
	Number Stre	et			Schedule G, line				
	City	S	tate Z	Zip Code					
3.2				_	Schedule D, line				
	Name			_	Schedule E/F, line				
	Number Stre	et		_	Schedule G, line				
	City	S	tate Z	Zip Code	_				
3.3				_	Schedule D, line				
	Name			_	Schedule E/F, line				
	Number Stre	et			Schedule G, line				
	City	S	tate Z	Zip Code					

Official Form 106H Record # 703431 Schedule H: Your Codebtors Page 1 of 1

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Fill in this in	formation to ident	tify your case:		
Debtor 1	Jack	D	Brown	
Debtor 2	First Name	Middle Name	Last Name	
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court for	the : <u>NORTHERN DISTRICT C</u>	OF ILLINOIS	
Case Number (If known)	r			Check if this is:
,				An amended filing
				A supplement showing post-petition
				chapter 13 income as of the following dat
fficial F	orm 106I			MM / DD / YYYY

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

F	Part 1: Describe Employment				
1.	Fill in your employment information		Debtor 1		Debtor 2 or non-filing spouse
	If you have more than one job, attach a separate page with information about additional employers.	Employment status	Employed X Not employe	ed	Employed Not employed
	Include part-time, seasonal, or self-employed work.	Occupation			
	Occupation may Include student or homemaker, if it applies.	Employers name			
		Employers address			
					,
		How long employed there?			_
F	Part 2: Give Details About Month	ly Income			
	spouse unless you are separated. If you or your non-filing spouse ha	he date you file this form. If you have more than one employer, combin ce, attach a separate sheet to this form.	e the information for		
				For Debtor 1	For Debtor 2 or non-filing spouse
2.	, ,	ry and commissions (before all payr calculate what the monthly wage wor		\$0.00	\$0.00
3.	. Estimate and list monthly overti	ime pay.		\$0.00	\$0.00
4.	. Calculate gross income. Add lin	e 2 + line 3.		\$0.00	\$0.00

 Official Form 106I
 Record # 703431
 Schedule I: Your Income
 Page 1 of 2

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Debtor 1

 Jack
 D
 Document Brown
 Page 44 of 71 Case Number (if known)

 First Name
 Middle Name
 Last Name

				For Debtor 1	For Debtor 2 or non-filing spouse	
	Copy	y line 4 here	4.	\$0.00	\$0.00	
5. L	ist all	payroll deductions:				
	5a. T	ax, Medicare, and Social Security deductions	5a.	\$0.00	\$0.00	
	5b. N	Mandatory contributions for retirement plans	5b.	\$0.00	\$0.00	
	5c. V	oluntary contributions for retirement plans	5c.	\$0.00	\$0.00	
	5d. F	Required repayments of retirement fund loans	5d.	\$0.00	\$0.00	
	5e. I	nsurance	5e.	\$0.00	\$0.00	
	5f. C	Oomestic support obligations	5f.	\$0.00	\$0.00	
	5g. L	Jnion dues	5g.	\$0.00	\$0.00	
	5h. C	Other deductions. Specify:	5h.	\$0.00	\$0.00	
6. A	dd the	payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$0.00	\$0.00	
7. C a	alcula	te total monthly take-home pay. Subtract line 6 from line 4.	7.	\$0.00	\$0.00	
8. Li	st all	other income regularly received:		,	·	
	8a.	Net income from rental property and from operating a business,				
		profession, or farm				
		Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total				
		monthly net income.	8a.	\$0.00	\$0.00	
	8b.	Interest and dividends	8b.	\$0.00	\$0.00	
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce	8c.	\$ 0.00	\$ 0.00	
		settlement, and property settlement.				
	8d.	Unemployment compensation	8d.	\$0.00	\$0.00	
	8e.	Social Security	8e.	\$1,950.00	\$0.00	
	8f.	Other government assistance that you regularly receive	8f.	\$0.00	\$0.00	
		Include cash assistance and the value (if known) of any non-cash		Ψ0.00	Ψσ.σσ	
		assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:				
	8g.	Pension or retirement income	8g.	\$0.00	\$0.00	
	8h.	Other monthly income. Specify:	8h.	\$0.00	\$0.00	
9.	Add	all other income . Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	\$1,950.00	\$0.00	
10.		ulate monthly income. Add line 7 + line 9. the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	\$1,950.00 +	\$0.00	\$1,950.00
11.	Incluother Do n	e all other regular contributions to the expenses that you list in Schedule de contributions from an unmarried partner, members of your household, your friends or relatives. ot include any amounts already included in lines 2-10 or amounts that are relify:	our depende		Schedule J.	1. \$0.00
12.		the amount in the last column of line 10 to the amount in line 11. The reset that amount on the Summary of Schedules and Statistical Summary of Co		•	t applies	12. \$1,950.00
13.		ou expect an increase or decrease within the year after you file this form		a tolatou Data, II II	Pulgo	Ţ.,300.30
	X					

Fill in this in	formation to identify your	case:				
Debtor 1	Jack First Name	D Middle Name	Brown Last Name		if this is: n amended filing	
Debtor 2					supplement showing po	est-petition chapter 13
(Spouse, if filing)	First Name	Middle Name	Last Name		come as of the following	
United States	Bankruptcy Court for the :N	ORTHERN DISTRICT C	F ILLINOIS		M / DD / YYYY	
Case Number (If known)			_	IVII	WI/DD/TITI	
Official Fo	orm 106J				separate filing for Debto aintains a separate hou	
Schedul	e J: Your Expe	enses				12/14
more space is n question.			le are filing together, both an he top of any additional pago			
1. Is this a join			e J.			
_	ave dependents?	X No	this information for	Dependent's relations Debtor 1 or Debtor 2	Ship to Dependent's age	Does dependent live with you?
names.	ate the dependents'	each depen	dent			X No Yes X No
expenses	expenses include s of people other than and your dependents?	X No Yes				
Part 2:	stimate Your Ongoing Month	nly Expenses				
expenses as of the applicable Include expens	f a date after the bankrupto date. ses paid for with non-cash	cy is filed. If this is a	ess you are using this form supplemental <i>Schedule J</i> , c nce if you know the value <i>Income</i> (Official Form 106I.)	• •		Your expenses
any rent	al or home ownership experience for the ground or lot.	enses for your resid	ence. Include first mortgage	payments and	4.	\$500.00
4a. Rea	al estate taxes				4 a.	\$0.00
	pperty, homeowner's, or ren	ter's insurance			4b.	\$0.00
	me maintenance, repair, an				4c.	\$0.00
	meowner's association or co				4d.	\$0.00

Schedule J: Your Expenses

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Last Name

D Jack

Middle Name

Debtor 1

First Name

Case Number (if known) _

		Your expens	ses
5. Additional Mortgage payments for your residence, such as home equity loans	5.		\$0.00
6. Utilities:			
6a. Electricity, heat, natural gas	6a.		\$0.00
6b. Water, sewer, garbage collection	6b.		\$0.00
6c. Telephone, cell phone, internet, satellite, and cable service	6c.		\$80.00
6d. Other. Specify:	6d.	\$	0.00
7. Food and housekeeping supplies	7.		\$400.00
8. Childcare and children's education costs	8.		\$0.00
9. Clothing, laundry, and dry cleaning	9.		\$50.00
10. Personal care products and services	10.		\$20.00
11. Medical and dental expenses	11.		\$100.00
 Transportation. Include gas, maintenance, bus or train fare. Do not include car payments. 	12.		\$145.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13.		\$100.00
14. Charitable contributions and religious donations	14.		\$0.00
15. Insurance.			
Do not include insurance deducted from your pay or included in lines 4 or 20.			
15a. Life insurance	15a.		\$0.00
15b. Health insurance	15b.		\$0.00
15c. Vehicle insurance	15c.		\$60.00
15d. Other insurance. Specify:	15d.		\$0.00
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.			
Specify:	16.		\$0.00
17. Installment or lease payments:			
17a. Car payments for Vehicle 1	17a.		\$0.00
17b. Car payments for Vehicle 2	17b.		\$0.00
17c. Other. Specify:	17c.		\$0.00
17d. Other. Specify:	17d.		\$0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted			
from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.		\$0.00
19. Other payments you make to support others who do not live with you.			
Specify:	19.		\$0.00
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.			
20a. Mortgages on other property	20a.		\$ 0.00
20b. Real estate taxes	20b.	\$	0.00
20c. Property, homeowner's, or renter's insurance	20c.	\$	0.00
20d. Maintenance, repair, and upkeep expenses	20d.	\$	0.00
20e. Homeowner's association or condominium dues	20e.	\$	0.00

Official Form 106J Record # 703431 Case 16-09078 Doc 1 Filed 03/16/16 Entered 03/16/16 15:13:35 Desc Main Document Page 47 of 71

Jack D Debtor 1 Case Number (if known) _ First Name Middle Name Last Name \$0.00 21. 21. Other. Specify: _ 22.. Your monthly expense: Add lines 4 through 21. \$1,455.00 22. The result is your monthly expenses. 23. Calculate your monthly net income. 23a. \$1,950.00 23a. Copy line 12 (your comibined monthly income) from Schedule I. \$1,455.00 23b. Copy your monthly expenses from line 22 above. 23b.-\$495.00 23c. Subtract your monthly expenses from your monthly income. 23c. The result is your monthly net income. 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? X No Explain Here: Yes.

Official Form 106J Record # 703431 Schedule J: Your Expenses Page 3 of 3

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NOT an attor	rney to help you fill out bankruptcy forms?
No	
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of perjury, I declare that I have read the sur correct.	mmary and schedules filed with this declaration and that they are true and
🗶 /s/ Jack D Brown	x
Signature of Debtor 1	Signature of Debtor 2
Date 03/15/2015	Data
MM / DD / YYYY	Date

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			ourient 1	ado io c			
Fill in this in	Fill in this information to identify your case:						
		, ,					
Debtor 1	Jack	D	Brown				
Debtor							
	First Name	Middle Name	Last Name				
D.110							
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States	Bankruntey Court f	or the : NORTHERN District of I	LINOIS				
Office Otates	Barmaptoy Court	or the . <u>Northerty</u> Blothet of <u>I</u>	(State)				
O N			(State)				
Case Number	ſ <u></u>		-				
(If known)							

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

	er (if known). Answer every question. It 1: Give Details About Your Marital Status and	Where You Lived Before						
01.	What is your current marital status? Married Not married							
١.	During the last 3 years, have you lived anywhere No. Yes. List all of the places you lived in the last 3	-						
	Debtor 1	Dates Debtor 1 lived there	Debtor 2:	Dates Debtor 2 lived there				
	3S518 Wilbur Ave Warrenville IL 60555-3245	_ FROM 01/2012 _ To 07/2013	Same as Debtor 1	Same as Debtor 1				
	3036 Seekonk Ave Elgin IL 60124-8937	_ FROM 06/2009 _ To 09/2013	Same as Debtor 1	Same as Debtor 1				
 	Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.) No. Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).							
	•							

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Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filling a joint case and you have income that you receive together, list it only once under Debtor 1. No.	or 1	Jack	D	Brown	Ca	se Number (if known)	
Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. No.		First Name	Middle Name	Last Name			
Debtor 1 Sources of income Check all that apply described in the details Did you receive any other income during this year or the two previous calendar years? Did you receive any other income during this year or the two previous calendar years? Did you receive any other income during this year or the two previous calendar years? Did you receive any other income during this year or the two previous calendar years? Did you receive any other income during this year or the two previous calendar years? Did you receive any other income during this year or the two previous calendar years? Did you receive any other income during this year or the two previous calendar years? Did you receive any other income during this year or the two previous calendar years? Did you receive any other income during this year or the two previous calendar years: Did you receive any other income during this year or the two previous calendar years: Disability Debtor 1 Sources of income (before deductions and exclusions) Debtor 1 Sources of income (before deductions and exclusions) Pror last calendar year: (January 1 to December 31, 2015) Disability Di	Fill i	in the total amount ou ou are filing a joint o	of income you received	from all jobs and all business	ses, including part-time activit	ies.	
Debtor 1 Sources of income Check all that apply Gross income (before deductions and exclusions) Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. No. Yes. Fill in the details Debtor 1 Sources of income Describe below. Gross income (before deductions and exclusions) Debtor 2 Sources of income Describe below. Gross income (before deductions and exclusions) From January 1 of current year until the date you filed for bankruptcy: Social Security Disability Social Security S1,950/m For last calendar year: (January 1 to December 31, 2015) Disability	_		ils				
Sources of income Check all that apply (before deductions and exclusions) Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits, royalties, and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Debtor 1 Sources of income (before deductions and exclusions) Debtor 2 Sources of income (before deductions and exclusions) Peror January 1 of current year until the date you filed for bankruptcy: Social Security Disability Social Security Soc	_			Debtor 1		Debtor 2	
Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. No. Poetror 1 Sources of income Describe below. Prom January 1 of current year until the date you filed for bankruptcy: Social Security Disability For last calendar year: (January 1 to December 31, 2015) Social Security Disability Social Security Social Sec				Sources of income	(before deductions and	Sources of income	(before deductions an
□ No. □ Yes. Fill in the details Debtor 1 Sources of income Describe below. Cross income (before deductions and exclusions) Describe below. Describe below. Cross income (before deductions and exclusions) Describe below. Descri	Incl and	ude income regardlother public benefit	ess of whether that inco t payments; pensions; re	me is taxable. Examples of cental income; interest; divide	other income are alimony; chil ends; money collected from law	vsuits; royalties; and gamblin	
Pes. Fill in the details Debtor 1 Sources of income Describe below. Gross income Describe below. Gross income Describe below. Describe below. Describe below. Gross income Describe below. Describe below. Gross income Describe below. D	List	each source and th	ne gross income from ea	ch source separately. Do no	ot include income that you liste	ed in line 4.	
Debtor 1 Sources of income Describe below. From January 1 of current year until the date you filed for bankruptcy: Social Security Disability Social Security Social Security Disability Social Security Social Security Social Security Disability	=						
Sources of income Describe below. From January 1 of current year until the date you filed for bankruptcy: Social Security Disability For last calendar year: (January 1 to December 31, 2015) Sources of income (before deductions and exclusions) Sources of income (before deductions and exclusions) \$1,950/m \$1,950/m \$67,566	I	res. ⊦III in the detai	IIS				
From January 1 of current year until the date you filed for bankruptcy: Disability For last calendar year: (January 1 to December 31, 2015) Social Security \$67,566 Disability				Sources of income	(before deductions and	Sources of income	(before deductions an
the date you filed for bankruptcy: Disability For last calendar year: (January 1 to December 31, 2015) Disability Disability		From January 1 of	current vear until	Social Security			exclusions)
(January 1 to December 31, 2015) Disability		-	-				
		-			\$67,566		
List Certain Payments You Made Before You Filed for Bankruptcy List Certain Payments You Made Before You Filed for Bankruptcy							
	rt 3	List Certain Pa	ayments You Made Befor	e You Filed for Bankruptcy			

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Debte	or 1 Jack	D	Brown	_	Case Number (if known)		
	First Name	Middle Name	Last Name				
06	Are either D	ebtor 1's or Debtor 2's debts primarily o	consumer debts?				
	No. Nei	her Debtor 1 nor Debtor 2 has primarily	consumer debts. Co	nsumer debts are define	d in 11 U.S.C. § 101(8) a	as	
	"inc	urred by an individual primarily for a perso	onal, family, or househ	old purpose."			
	Dui	ng the 90 days before you filed for bankr	uptcy, did you pay any	creditor a total of \$6,22	5* or more?		
		No. Go to line 7.					
	_						
	L	Yes. List below each creditor to whom yo	•		• •		
		total amount you paid that creditor. Do no					
	* Cubio	child support and alimony. Also, do not in	· ·	-	•		
	Subjec	t to adjustment on 4/01/16 and every 3 ye	ears after that for case	s liled on or after the da	te or aujustment.		
	Yes. Do	btor 1 or Debtor 2 or both have primaril	lv consumer debts.				
		ring the 90 days before you filed for bank	-	ny creditor a total of \$600) or more?		
			1 37 3 1 3	•			
		No. Go to line 7.					
		Vac Liet helew each graditer to whom w	ou paid a total of PEOO	or more and the total or	accent you poid that		
		Yes. List below each creditor to whom your creditor. Do not include nowments for do.					
		creditor. Do not include payments for do			ort and		
		alimony. Also, do not include payments t	o an allorney for this t	dankrupicy case.			
			Dates of	Total amount paid	Amount you still	owe Was	this payment for
			payments				
07	-	before you filed for bankruptcy, did you in before your relatives; any general partners; r				al nartner:	
		of which you are an officer, director, pers		•	•		
	-	ing one for a business you operate as a s	sole proprietor. 11 U.S	.C. § 101. Include paym	ents for domestic suppor	t obligations,	
	such as chill	support and alimony.					
	No.						
	Yes. List	all payments to an insider.					
			Dates of	Total amount	Amount you still	Reason for	this payment
			payment	paid	owe		
08	Within 1 year	before you filed for bankruptcy, did you	make any payments o	r transfer any property o	n account of a debt that	benefited	
	an insider?			, , , , , , , , , , , , , , , , , , ,			
	Include payr	nents on debts guaranteed or cosigned by	y an insider.				
	No.						
	Yes. List	all payments to an insider.					
			Dates of	Total amount	Amount you still		this payment
			payment	paid	owe	Include cre	ditor's name
F	art 4: Ide	tify Legal actions, Repossessions, and Fo	reclosures				
09	•	before you filed for bankruptcy, were you					
		matters, including personal injury cases, s s, and contract disputes.	small claims actions, d	ivorces, collection suits,	paternity actions, suppo	rt or custody	
	_	, and contract disputes.					
	No.						
	☐ Yes. Fill	n the details.	Nation of the case	0			04-4644
10	Within 1 yes	before you filed for bankruptcy, was any	Nature of the case	Court or a	= -	or levied?	Status of the case
10	-	it apply and fill in the details below.	or your property repo	ssesseu, iorecioseu, gai	riisiieu, attacrieu, seizeu	, or levieu:	
	No. Go t	line 11					
	=	in the information below.					
	☐ 169. FIII	in the information below.					

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)ebtoi	r 1	Jack	D	Brown	Case Number (if kn	own)	
		First Name	Middle Name	Last Name	,	,	
		in 90 days before you filed f fuse to make a payment bed		-	nk or financial institution, set off ar	ny amounts from y	our accounts
	■ N	No. Go to line 11					
	=	es. Fill in the information beli	OW.				
12	_			v of your property in the po	ossession of an assignee for the be	enefit of creditors.	а
		t-appointed receiver, a custo				,	
	N	0.					
	☐ Ye	es.					
							
	nrt 5:	List Certain Gifts and Con					
13	With:	in 2 years before you filed to	or bankruptcy, did ye	ou give any gifts with a tota	al value of more than \$600 per pers	on?	
	N	lo.					
	_	es. Fill in the details for each					
14	Withi	in 2 years before you filed for	or bankruptcy, did y	ou give any gifts or contrib	utions with a total value of more th	an \$600 to any ch	arity?
	N	lo.					
	ПΥ	es. Fill in the details for each	n gift.				
Pa	art 6:	List Certain Losses					
		in 1 year before you filed for bling?	r bankruptcy or sinc	e you filed for bankruptcy,	did you lose anything because of t	heft, fire, other dis	saster, or
	■ N	lo.					
	=	es. Fill in the details for each	n aift				
	ш.	co. I ili ili ulo dotallo loi cacil	, giit.				
Pa	art 7:	List Certain Payments or	Transfers				
	abou	ıt seeking bankruptcy or pre	paring a bankruptcy	petition?	your behalf pay or transfer any pro		ou consulted
	_		7	,	,		
	T I	es. Fill in the details					
	P	arty Contact Info		Description and value of a	any property transferred	Date payment or transfer	Amount of payment
	_	Geraci Law L.L.C.					Payment/Value:
	_	55 E. Monroe Street #3400					\$1,895.00: \$665.00
	-	Chicago,IL 60603					paid prior to filing, balance to be paid
	-	Omoago,12 00000					after case filing.
	-						
	P	arty Contact Info		Description and value of a	any property transferred	Date payment or transfer	Amount of payment
		Hananwill Credit Counseling		Credit Counseling Services		2016	\$25.00
	_	115 N. Cross St.					
	_						
	-	Robinson, IL 62454					
	-						

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Debt	or 1	Jack	D	Brown	Case	Number (if known)		
		First Name	Middle Name	Last Name				
17	pron	-	with your credito	y, did you or anyone else acting on rs or to make payments to your cre you listed on line 16.		sfer any property to any	one who	
	1	No.						
	=	Yes. Fill in the details.						
18	tran	sferred in the ordinary	course of your b	cy, did you sell, trade, or otherwise usiness or financial affairs?		-		
	Do r	not include gifts and tra		s made as security (such as the granave already listed on this statemen		est or mortgage on you	r property).	
	_	No. Yes. Fill in the details for	each gift.					
19		nin 10 years before you eficiary? (These are ofto	-	otcy, did you transfer any property protection devices.)	to a self-settled trust or	similar device of which	you are a	
	_	No. Yes. Fill in the details for	each gift.					
F	art 8:	List Certain Financia	al Accounts, Instr	uments, Safe Deposit Boxes, and Sto	rage Units			
20	sold Incli	l, moved, or transferred ude checking, savings,	noney market, c	y, were any financial accounts or in or other financial accounts; certifica ciations, and other financial institut	ates of deposit; shares in	-		
	=	No. Yes. Fill in the details.						
	_			Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer	
21	casi	you now have, or did yo h, or other valuables? No.	ou have within 1 y	year before you filed for bankruptc	y, any safe deposit box c	or other depository for s	securities,	
		Yes. Fill in the details.						
20				Who else had access to it?	Describe the conte		Do you still have it?	
22	I		n a storage unit c	or place other than your home with	in 1 year before you filed	i for bankruptcy?		
				Who else has or had access to it?	Describe the conte	ents	Do you still have it?	
	art 9:	Identify Property Yo	u Hold or Control	for Someone Else				
23	-	you hold or control any someone.	property that so	meone else owns? Include any pro	perty you borrowed fron	n, are storing for, or ho	ld in trust	
	=	No. Yes. Fill in the details.						
				Where is the property?	Describe the prope	erty	Value	

Case 16-09078 Doc 1 Filed 03/16/16 Entered 03/16/16 15:13:35 Desc Main Page 54 of 71 Document Jack Brown Case Number (if known) Debtor 1 First Name Middle Name Last Name **Give Details About Environmental Information** Part 10: For the purpose of Part 10, the following definitions apply: Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24 Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? No Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice 25 Have you notified any governmental unit of any release of hazardous material? No. Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice 26 Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders No. Yes. Fill in the details. Nature of the case Court or agency Status of the case Give Details About Your Business or Connections to Any Business 27 Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business? A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time A member of a limited liability company (LLC) or limited liability partnership (LLP) A partner in a partnership An officer, director, or managing executive of a corporation An owner of at least 5% of the voting or equity securities of a corporation No. None of the above applies. Go to Part 12. Yes. Check all that apply above and fill in the details below for each business. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. Yes. Fill in the details. Date issued

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I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.						
18 U.S.C. §§ 152, 1341, 1519, and 3571.						
🗶 /s/ Jack D Brown	×					
Signature of Debtor 1	Signature of Debtor 2					
Date 03/15/2015	Date					
MM / DD / YYYY	Date					
Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?						
Yes						
Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?						
No						
Yes. Name of person	. Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).					

Part 12:

Sign Below

Fill in this in	Caso 16 (iformation to identif		ilod 02/16	/16 Entered 03/16/16 15:13:35 6 of 71	5 Desc Main	
Debtor 1	Jack	D	Brown			
	First Name	Middle Name	Last Name			
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court for th	ne : <u>NORTHERN DISTRICT OF</u>	II I INOIS FASTERI	N		
	District of <u>ILLINOIS</u>		(State)		Check if this is an amended filing	
Official F	orm 108					
		ion for Individual	s Filing U	Inder Chapter 7		12/15
You must file the whichever is early two married properties as complete write your name. 1. For any creating formation.	nis form with the con arlier, unless the con people are filing togo nust sign and date the e and accurate as po e and case number List Your Creditors W ditors that you listed below.	urt extends the time for cause ether in a joint case, both are ne form. ossible. If more space is needed (if known). Tho Have Secured Claims d in Part 1 of Schedule D: Cre	le your bankrupt 2. You must also equally respons ed, attach a sepa	ccy petition or by the date set for the meeting of crees send copies to the creditors and lessors you list. sible for supplying correct information. arate sheet to this form. On the top of any additionate of the company of the com	al pages, fill in the	_
Identify the	creditor and the pro	pperty that is collateral		do you intend to do with the property that es a debt?	Did you claim the property as exempt on Schedule C?	
Creditor's				Surrender the property	☐ No	
Description property securing of				Retain the property and redeem it Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]:	Yes	
Creditor's				Surrender the property	□ No	
name:				Retain the property and redeem it	 □ Yes	
Descriptio	on of			Retain the property and enter into a Reaffirmation Agreement.	—	
property securing of	debt:			Retain the property and [explain]:	-	
					<u>—</u>	

☐ No Creditor's ☐ Surrender the property name: Retain the property and redeem it Yes Retain the property and enter into a Description of Reaffirmation Agreement. property securing debt: Retain the property and [explain]: _ □No Creditor's ☐ Surrender the property name: Retain the property and redeem it Yes Retain the property and enter into a Description of Reaffirmation Agreement. property securing debt: Retain the property and [explain]: _ Page 1 of 2 Official Form 108 Record # 703431 Statement of Intention for Individuals Filing Under Chapter 7

Debtor 1

Jack

Case 16-09078

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First Name

 1 14	~4 V	are I	100

ist Your Unexpired Personal Property Leas	es
---	----

fill in the information below. Do not list real estat	rou listed in Schedule G: Executory Contracts and Unexpired Lease leases. Unexpired leases are leases that are still in effect; the I property lease if the trustee does not assume it. 11 U.S.C. § 365(p	ease period has not yet
Describe your unexpired personal property le	eases	Will the lease be assumed?
Lessor's name:	33305	□ No
Lessor's name.		
Description of leased		☐ Yes
property:		
Lessor's name:		☐ No
5		☐ Yes
Description of leased property:		
r -r - 9		
Lessor's name:		□No
		Yes
Description of leased property:		
1.11.7		
Lessor's name:		□No
Description of legand		□Yes
Description of leased property:		
Lessor's name:		□No
Description of legand		□Yes
Description of leased property:		
Lessor's name:		□No
Description of legged		□Yes
Description of leased property:		
Lessor's name:		□ No
Description of leased		Yes
property:		
Part 3: Sign Below		
Index panelty of parium, I declare that I have indi	coted my intention about any property of my actete that accurred	a debt and any
propersonal property that is subject to an unexpired	cated my intention about any property of my estate that secures lease.	a debt and any
•		
🗶 /s/ Jack D Brown	Signature of Debtor 2	
Signature of Debtor 1	Signature of Debtor 2	
Date _Dated: 03/15/2015	Date	
MM / DD / YYYY	MM / DD / YYYY	

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B2030 (Form 2030) (12/15)

United States Bankruptcy Court NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In r	·e					
Jacl	k D Brown	/ Debtor	Cas	se No:		
			Cha	apter:	Chapter 7	
		DISCLOSURE OF CO	OMPENSATION OF ATTORNEY FO	R DEF	BTOR	
	npensation p	to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016 paid to me within one year before the filing of the rendered on behalf of the debtor(s) in conte	the petition in bankruptcy, or agreed to	be paid	d to me, for servi	ces
	For legal	services, I have agreed to accept	\$1,895.00			
	Prior to th	he filing of this statement I have received	\$665.00			
	Balance I	Due	\$1,230.00			
2.	The sourc	e of the compensation paid to me was:				
	Deb	otor(s) Other: (specify				
3.	The sourc	e of compensation to be paid to me is:				
	De	obtor(s) Other: (specify				
,		Content (speeding		41	1	
of n	1 nav n <u>v la</u> w firm	re not agreed to share the above-disclosed com	pensation with any other person unless	tney ar	re members and a	ssociates
	I hav	re agreed to share the above-disclosed compen	sation with a other person or persons when	ho are i	not members or a	ssociates
5.	In return f case, inclu	for the above-disclosed fee, I have agreed to reading:	ender legal service for all aspects of the	bankru	ptcy	
banl	a. Anal _z kruptcy;	ysis of the debtor's financial situation, and rer	ndering advice to the debtor in determination	ing wh	ether to file a pet	ition in
	b. Prepa	aration and filing of any petition, schedules, st	atements of affairs and plan which may	be requ	uired;	
	c. Repre	esentation of the debtor at the meeting of cred	itors and confirmation hearing, and any	adjour	ned hearings ther	eof;
6.	By agreen	nent with the debtor(s), the above-disclosed fe	e does not include the following service	»:		
chaj		NOT include missed meeting or court al lien avoidances, dischargeability actions, other		-	-	conversions to another
			CERTIFICATION			
		I certify that the foregoing is a complete		ment fo	or	
		payment to me for representation of the debtor(s) in this	s bankruptcy proceedings.			
		Date: 03/16/2016	/s/ Jason A. Kara			
		Date	Signature of Attorney			
			Geraci Law L.L.C. Name of law firm			

703431 Page 1 of 1 Record #

Case National Grant Consultation Attorney: Date of 71

Record #: 703-431

Record #: 703-431



Chapter 7 Retainer Agreement

The undersigned hires Geraci Law L.L.C. and its associated attorneys for representation in a Chapter7 bankruptcy under the following

Attorney fees for the Chapter 7 bankruptcy are \$ This amount does NOT INCLUDE court filing fees of \$335, or costs for credit counseling or financial management classes. This fee is based on the anticipated amount of work required to complete my case, and upon the information I have provided to date. If any information is incomplete or incorrect, the advice or Chapter may have to change, and this fee may have to be adjusted. This fee includes all work in the representation of my normal Chapter7, including preparation of my bankruptcy petition, schedules and other documents, first341 meeting, reaffirmations, normal correspondence with my creditors and myself, but does NOT include excessive work caused by you, missed341 meetings, reopening the case, amendments to schedules, work on audits or asset cases, objections to exemptions, conversion to another chapter, evidentiary hearings, other contested matters or motions, or adversary proceedings, because these cannot be predicted in setting a flat fee. For work done on these matters, we bill between \$275/hr and \$450/hr for attorney time, based on the attorney doing the work, and \$85 to \$125/hr paralegal time. I agree that more than one attorney and paralegal will work on my case.

Fees are "flat fees" and "advance payment retainers" for pre-filing work, become property of this firm on payment, and are deposited into the firm's operating account. Payments are applied to the "flat fee". You may elect to be billed on an hourly basis, but we have found a flat fee is cheaper and benefits you. If this contract is terminated by either party prior to the filing of the case, the firm will refund unearned fees based on the above rates with an accounting, and on request, submit any dispute to binding arbitration within30 days. If I close my file or breach this contract I agree to pay for the work done to that time. I assign to my attorney all amounts tendered as filing fees or court costs and authorize my attorney to transfer said funds from his trust account to his operating account in payment of all outstanding fees owed by me if case is not filed.

I understand that bankruptcy laws only allow me to protect a certain amount of my property, and if I have any unprotected property, I understand my Chapter 7 Trustee can sell it if I do not or cannot buy out the Trustee's interest and that the U.S. Trustee may object to my filing a Chapter 7 if they believe I have excess income and should be filing a Chapter 13.

I agree to fully cooperate with my attorneys and provide all information requested at any point during the case. I understand that if I do not fully cooperate or provide complete and accurate information, my attorneys may withdraw from representation of me, with the

If I have secured debts that I wish to retain (mortgages, financed vehicles or other financed property) that I may be required to sign a reaffirmation agreement with the creditor in order to keep the property, and I must remain current on my payments. Many mortgage and car companies refuse to reaffirm the debt but we have found that if you keep up your payments you keep the property anyway.

Debts not discharged if they not paid in full: student loans; educational debts & tuition; most tax debts: unfiled, trust fund or late filed tax; undisclosed debts; support/maintenance debts; fines, debts incurred by fraud, or after the case is filed, future condo/HOA dues, or debts listed in your red or green folder as usually not discharged, or found non-dischargeable by a Judge.

Representation limited to Bankruptcy Court We don't represent you in state court, or loan modifications or similar matters.

I cannot transfer any property or incur any credit or debt without the express permission of my attorney or the Court and I must make full disclosure of all income, expenses, debts and assets in my initial consultation and on my bankruptcy petition.

I understand that if I fail to take my financial management class after filing but before discharge, my case may be closed without a discharge, and I will be required to pay fees and costs to have it reopened. I have received the 11U.S.C § 527(a) disclosures.

Dated: (Joint Debtor) ttorney for the Debtor(s), Representing Geraci Law L.L.C. rev 150511

Date: 2/16/2016

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jack D Brown / Debtor	Bankruptcy Docket #:
	Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 03/15/2015 /s/ Jack D Brown

Jack D Brown

X Date & Sign

Record # 703431 B 1D (Official Form 1, Exh.D)(12/08) Page 1 of 1

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

Document In re Jack D Brown

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Desc Main

B 201A (Form 201A) (11/11)

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a joint case (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

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Form B 201A, Notice to Consumer Debtor(s)

In re Jack D

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Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 03/15/2015	/s/ Jack D Brown	
	Jack D Brown	
Dated: 03/16/2016	/s/ Jason A. Kara	
	Attorney: Jason A. Kara	

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Debtor 1	Jack	.D	Brown	Case Number (i	if known)						
	First Name	Middle Name	Last Name								
Part (6: Answer These Question	is for Reporting Purposes									
16. V	Nhat kind of debts do you have?	16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."									
		Yes. Go to	No. Go to line 16b. Yes. Go to line 17.								
		16b. Are your debt money for a but	ts primarily business de siness or investment or thro	ebts? Business debts are debi ugh the operation of the busine	ts that you incurred to obtain ess or investment.						
		No. Go to li ☐Yes. Go to	line 17.								
		16c. State the type of	of debts you owe that are no	ot consumer debts or business	debts.						
1	Are you filing under Chapter 7?	_	iling under Chapter 7. Go to								
1	Do you estimate that after	Yes. I am filing administr	under Chapter 7. Do you e ative expenses are paid tha	estimate that after any exempt t funds will be available to distr	property is excluded and ribute to unsecured creditors?						
§	any exempt property is excluded and	No.			•						
î.	administrative expenses are paid that funds will be	∐Yes.									
1	available for distribution to unsecured creditors?										
1	How many creditors do	1 -49		000-5,000	☐ 25,001-50,000 ☐ 50,001-100,000						
ŧ.	you estimate that you owe?	☐ 50-99 ☐ 100-199	= :	001-10,000 ,001-25,000	☐ More than 100,000						
		200-999									
3	How much do you	\$0-\$50,000	= :.	,000,001-\$10 million	☐\$500,000,001-\$1 billion ☐\$1,000,000,001-\$10 billion						
3	estimate your assets to be worth?	\$50,001-\$100, \$100,001-\$500	·	0,000,001-\$50 million 60,000,001-\$100 million	\$10,000,000,001-\$10 billion						
,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	be worth:	\$500,001-\$1 m		00,000,001-\$500 million	☐More than \$50 billion						
20.	How much do you	\$0-\$50,000	<u> </u>	,000,001-\$10 million	\$500,000,001-\$1 billion						
***************************************	estimate your liabilities	\$50,001-\$100,	= 1	0,000,001-\$50 million	☐ \$1,000,000,001-\$10 billion ☐ \$10,000,000,001-\$50 billion						
	to be?	☐ \$100,001-\$500 ☐ \$500,001-\$1 n	-,	50,000,001-\$100 million 100,000,001-\$500 million	☐ \$10,000,0001-\$50 billion						
Pari	7: Sign Below	— \$300,001-\$111			_						
For		I have examined this correct.	s petition, and I declare und	er penalty of perjury that the in	nformation provided is true and						
*********************		If I have chosen to fi of title 11, United St under Chapter 7.	ile under Chapter 7, I am aw ates Code. I understand the	vare that I may proceed, if eligi relief available under each ch	ible, under Chapter 7, 11,12, or 13 napter, and I choose to proceed						
		if no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).									
-		I request relief in ac	I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.								
		with a bankruptcy ca	I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.								
		* _ \	X	nature of Debtor 2							
***************************************		Signatuja of D	Deptor 1	Sig	mature of Debtor 2						
**************************************		Executed on _	: <u>3 / 17 /2</u> 016	Exe	ecuted on						

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Fill in this in	formation to identify	your case:	
Debtor 1	Jack	D	Brown
	First Name	Middle Name	Last Name
Debtor 2			Last Name
(Spouse, If filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for the	e: <u>NORTHERN</u> District of	f <u>ILLINOIS</u> (State)
Case Number (if known)	·		(Class)

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NOT an attorn	ney to help you fill out bankruptcy forms?
■ No Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and
_	Signature (Official Form 119).
Under penalty of perjury, I declare that I have read the sum correct.	nmary and schedules filed with this declaration and that they are true and
* Bu	x
Signature of Debtor 1	Signature of Debtor 2
Date :	DateMM / DD / YYYY

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Debtor 1	Jack	D	Brown	Case Number (if known)
	First Name	Middle Name	Last Name	

Part 12: Sign Below	
I have read the answers on this Statement of Financial Affairs and a answers are true and correct. I understand that making a false state in connection with a bankruptcy case can result in fines up to \$250, 18 U.S.C. §§ 152, 1341, 1519, and 3571.	ment, concealing property, or obtaining money or property by fraud 000, or imprisonment for up to 20 years, or both.
Date 3 / C5/2016 MM / DD / YYYY	Date
Did you attach additional pages to Your Statement of Financial Affa	urs for individuals rhing for Bankruptcy (Official Politicion):
No	
☐Yes	
Did you pay or agree to pay someone who is not an attorney to help	o you fill out bankruptcy forms?
No Yes. Name of person	Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Case 16-09078 Doc 1 Filed 03/16/16 Entered 03/16/16 15:13:35 Desc Main Document Page 66 of 71 Case Number (if known) _ Brown Jack Debtor 1 Middle Name First Name List Your Unexpired Personal Property Leases Part 2: For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G), fill in the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2). Will the lease be assumed? Describe your unexpired personal property leases ☐ No Lessor's name: ☐ Yes Description of leased property: ☐ No Lessor's name: ☐ Yes Description of leased property: ☐ No Lessor's name: Yes Description of leased property: □No Lessor's name: □Yes Description of leased property: □No Lessor's name: ☐Yes Description of leased property: □No Lessor's name: Yes Description of leased property: ☐ No Lessor's name: - ☐ Yes Description of leased property: Part 3: Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and any personal property that is subject to an unexpired lease.

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DISCLAIMER Deptors have read and agree:

- Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for amily support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met: (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt. b. Failure to keep books and records documenting your financial affairs. c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay. d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy. f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankrptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attomey will not file motions to assume such contracts.
- 18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case is filed in Court AND WE HAVE TO READ, CHECK, & MAKE SURPOUR PETITION IS ACCURATE!!!!

Dated: 3 / LJ /2016

Jack D Brown

X Date & Sign

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jack D Brown / Debtor

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

Dated: 3 / 15 /2016

| Dated: 3 / 15 /2016 | Jack D Brown | X Date & Sign

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

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Deb	tor 1	Jack	D	Brown		Case N	umber <i>(if kno</i> w	m) _					
****		First Name	Middle Name	Last Name									
						Colum Debtor	n A r 1		Column Debtor non-filir		!		
8	linem	nlovment	compensation				\$0.00			\$0.00			
***************************************	Do not	enter the	amount if you contend that the amount received	l was a benefit									
***************************************			Security Act. Instead, list it here:	••••									
conconconous.	For yo	ou											
	For yo	our spous	e										
9.			rement income. Do not include any amount rece ne Social Security Act.	eived that was a			\$0.00			\$0.00			
10.	Do no	t include a rictim of a	Il other sources not listed above. Specify the so any benefits received under the Social Security / war crime, a crime against humanity, or internat sessary, list other sources on a separate page ar	Act or payments red ional or domestic			•						
-	10a						\$0.00		\$	0.00			
	10b					\$	0.00			\$0.00			
			ints from separate pages, if any.				\$0.00			\$0.00			
11.			total current monthly income. Add lines 2 throud the total for Column A to the total for Column				\$0.00	+		\$0.00	=[\$0	.00
-													
Р	art 2:	Dota	ermine Whether the Means Test Applies to You										

12.	Calcu 12a.	late your Copy you	current monthly income for the year. Follow th ur total current monthly income from line 11	ese steps:		Сору	line 11 here			12a.		\$0.	.00
*		Multiply b	by 12 (the number of months in a year).									x 12	
Andreas de la constante	12b.	The resu	It is your annual income for this part of the form.							12b.		\$0.	.00
13.	Calcu	late the n	nedian family income that applies to you. Folio	w these steps:									
	Fill in	the state	in which you live.	1L									
***************************************	Fill in	the numb	er of people in your household.	1									
	Fill in	the media	an family income for your state and size of house	ehold.						13.		\$49,682.	.00
**************************************	To fin	d a list of	applicable median income amounts, go online us this form. This list may also be available at the b	sing the link specifi	ed in the separate								
11	Hour	do tha lin	es compare?										
		X Line 12	2b is less than or equal to line 13. On the top of p	age 1, check box 1	1, There is no presu	umption (of abuse.						
	14b.		2b is more than line 13. On the top of page 1, che	eck box 2, The pre-	sumption of abuse	is determ	nined by Forr	n 12	2A-2.				
	art 3:		Part 3 and fill out Form 122A-2.										
			· · · · · · · · · · · · · · · · · · ·										
		By signir	ng here, I declare under penalty of perjury that the	e information on thi	is statement and in	any attao	chments is tr	ие а	nd correc	t.			
***************************************		(Jack D Brown										
***************************************		Date	o:: <u>3 / [5 /</u> 2016										
***************************************		If you ch	ecked line 14a, do NOT fill out or file Form 122A	-2 .									
		if you ch	ecked line 14b, fill out Form 122A-2 and file it wit	th this form.									

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Form B 201A, Notice to Consumer Debtor(s)

In re Jack D Brown / Debtor

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 3 / t 5 /2016

Jack D Brown

X Date & Sign

Dated: 3 / 16/2016

Attorney: Jason A. Kara

Record # 703431

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Debtor 1	Jack	D Middle Norma	Brown	Case Number (if known)	
For you represe	First Name Ir attorney, if you are nted by one re not represented ttorney, you do not file this page.	I, the attorney for the proceed under Chapeach chapter for what 11 U.S.C. § 342(b) the information in the Signature of Appendix A	Last Name de debtor(s) named in this petition oter 7, 11, 12, or 13 of title 11, Ur ich the person is eligible. I also o and, in a case in which § 707(b)(c e schedules filed with the petition ttorney for Debtor	, declare that I have informed the debtor(s) about eligibility to nited States Code, and have explained the relief available under certify that I have delivered to the debtor(s) the notice required by 4)(D) applies, certify that I have no knowledge after an inquiry that	
00.000.000.000.000.000.000.000.000.000		Firm name 55 E. M	Law L.L.C. Ionroe St., #3400 reet		
······································		Chicago)	IL 60603	
***************************************		Contact Phone	312-332-1800	Email addressndil@geracilaw.com	1
***************************************		629437	'1	IL	
***************************************		Bar number		State	